

# THE DEBT BOOK:

Or;

A TREATISE V P O N  
*Romans 13. ver. 8. Where-*  
*in is handled:*

*The Ciuill Debt of Money or goods, and*  
*vnder it the mixt Debt, as occa-*  
*sion is offered.*

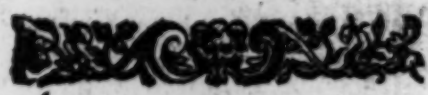
A L S O,  
*The Sacred Debt of L O V E.*

---

By HENRY WILKINSON, Bachelor  
*in Diuinity, and Pastor of Wadesdon*  
*in Buckinghamshire.*

---

2. CHRON. 16. 9. *Iehoua oculi discurrunt per totam ter-*  
*ram, ut firmum se exhibeat erga eos quorum a-*  
*nimus est integer erga ipsum.*



LONDON.

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BIRD, and are to be sold in Cheap-side  
*at the signe of the Bible. 1627.*



4-10-1947

1904

the Chief Justice of the Court

1924-25 1000-1000 A

01-11-73

1. The first part of the document is a list of names and titles, including "The Hon. Mr. Justice" and "The Hon. Mr. Justice".

[illegible]

1911

11-22-21

1944

100

1941-1942

1

1955-1956

1941

SECRETARY OF THE ARMY

1. The first part of the document is a letter from the President of the United States to the Congress, dated January 1, 1861. It is a copy of the original, and is signed by the President.

10-10-68

.....





TO  
THE HIGH  
AND MIGHTY

Prince CHARLES, by the grace  
of God, King of great Brittain,  
France and Ireland, Defen-  
der of the Faith, &c.

(\*)

Most gracious Souereigne :

**D**Ebt is a thing which hath ex-  
ercised the minds of most men  
in all ages, but the penmes of  
verie fewe in this kind wherein I han-  
dle it. The Ciuilians I know tell vs  
what it is, and determine the cases in-  
cident to their facultie, worthily and  
A 2 skilfully

## Dedicatorie.

skilfully; but to shew how Debt nor  
 duly and seasonably paid, falles heavy  
 vpon a mans outward estate, yea, and  
 reflecteth bitterly, sometimes vpon the  
 conscience, this few or none (that I  
 know) haue hitherto vndertaken. And  
 yet we see not any thing more frequent  
 in experience, then the dismall effects,  
 which Debt produceth in the life of  
 man: some it pierceth with perpetuall  
 cares, some it impouerisheth, some it im-  
 prisoneth, some it b. misbeth, to some it  
 cleaueth, and to their seede for euer,  
 like the leprosy of Naaman, to Geha-  
 zie, till they be consumed utterly. It  
 stayeth nor heare but in some cases, it  
 staineth and polluteth mens consciences.  
 The wages of the hireling, the portion  
 of the Labourer in the Lords haruest,  
 the patrimonie of the fatherles, the  
 dowry right, kept backe by force or  
 fraud.

fraud, are due Debt: the cries whereof as they are entred into the eares of the Lord, so can they not chuse but pierce the consciences of the vnjust detainers of them vnlesse they be seared or otherwise sealed vp by some iust iudgement of God leauing them to their wilfulnesse and obduration.

The ordinary silence of Ministers in this argument may make men thinke, perhaps, that we iustify, either the security of those who willingly continue in the bonds of Debt, or the sinfulness of those who pay them not at all. The finnes of the times and the vices of the severall ages of the world haue beene imputed, for the most part, to the Pastors and Ministers of those ages and times, who by holding their tongues haue seemed to consent thereunto: though it may bee they mourned for  
 A 3 them

## Dedicatorie.

them in secret. This hath made me willing to say somewhat in this thing, to free my selfe and others, whom it doth concerne, from the censure of posterity, for seeming by silence to giue way to that which clogges a Christian life otherwise comfortable, with intollerable troubles and molestations; and to draw on others, who are better able to giue their counsaile and directions for the preventing or removing of this miserie of Debs which hath wasted the state, and perplexed the soules of manie thousands in the world.

This Treatise I haue desired not without your Gracious permission to present vnto your Maiesty, as the ablest instrument of God, by iustice to reforme the vnrighteous dealing of such as will not pay their Debts, and by Law to re-  
straine

## Dedicatorie.

straine the grieuous exactions of vsuri-  
ous lenders, and by mercy to relieue the  
misery of such as in the businesse of Debt  
are not willing doers, but vnwilling suf-  
ferers: such I meane as either by the  
hardnesse of mens hearts are constrain-  
ed at their need, to borrow vpon con-  
ditions to them intollerable, or as can-  
not get their owne though neuer so due,  
without spending more then the thing  
is worth, in trying a doubtful issue for  
an vndoubted right, which is the case  
of almost all the inferior Ministers of  
the Kingdome, who cannot without  
such cost as they are not able to beare,  
reouer their due, if a couetous or craf-  
ty or wilfull opposite will denie it. It  
might possibly haue seemed fitter for  
one of my coate to haue handled some  
matter of Faith, or tending to mortifi-  
cation or some controuersy of the times,  
these



## Dedicatorie.

these I know are more properly pertinent to my calling, had not other men of better gifts done them abundantly with good successe and approbation; but this argument of debt as a barren soyle, hath lyen vntilled like a desolate wilderness: no man regarding to reduce that into order, which hath disordered and put out of frame the thoughts and actions of the wisest men in the world. In managing wherof if I haue done the office of a faithfull Minister, let mee passe vnder the protection of your Gracions countenance; if in any thing I haue failed (as easily a man may doe) I humbly craue pardon, but no protection. Pardon alone will serue his turne, who will throw the first stone at his owne error when he sees it.

In an argument of this nature its easier to speake pertinent things to men of



## Dedicatorie.

lowe degree, then to Princes and Potentates; the state of Kings is aboue private capacities, and reasons of State beyond common rules, yet my hearts desire and prayer to God shall be that the cares of your Kingdoms (impossible to be gouerned without a most excellent spirit in your Maiesty, and speciall diuine assistance from God) may not bee aggravated with the snares of Debt. Debt is a burden to a free spirited man, bee bee otherwise neuer so well able to beare it.

And though it stand with the power and magnificence of great Princes freely and daily to grant iust requests, and bee also a more blessed thing to giue then to receiue, yet ordinarily it is counted a more necessary, iust, and conscionable act to pay Debts, then to giue gifts: If the one at any  
time

## Dedicatorie.

time but preiudice to the other ; for although in them both, goodnesse and greatnesse, worke together : yet the giuing of gifts is more properly a fruit of power and greatnesse, payment of Debts an act of goodnesse, and true goodnesse will then stand in greatest perfection, when all earthly greatnesse will bee laid in the dust.

The Lord of heauen blesse your Ma-  
iesty with a religious, a prosperous and  
long Raigne ouer vs, and make you as  
supreminent in goodnesse, as you are  
glorious in greatnesse ; that you may  
not onely long inioy these earthly Do-  
minions, but a Crowne of Immorta-  
litie, a farre most excellent and ex-  
ceeding weight of Celestiall glory, by  
the onely merit of our Lord and Sa-  
uiour IESVS CHRIST, to whose  
blessing and grace I shall as humble  
duty

**Dedicatorie.**

*duty bindes mee, commend you while  
I live in my trueſt Affections, and  
heartieſt Prayers.*

**Your Maieſties moſt humble  
and faithfull Subiect**

**HENRY WILKINSON.**

Dedication.

TO THE  
HONORABLE  
THE LORDS OF THE  
COUNCIL OF THE  
CITY OF LONDON

FOR THE  
REPAIRING  
AND IMPROVING  
THE  
HOSPITAL OF ST. BARTHOLOMEW

BY  
HENRY WILKINSON



THE  
Contents of the Chapters  
in this Treatise, vpon

Rom. 13. 8. Owe nothing to any man, but  
this, that ye loue one another; for he  
that loueth another hath fulfilled  
the Lawg.

CHAP. I.

THE words opened, and a discourse tou-  
ching Debts in generall, with reasons  
why we should not continue in them.

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kind of euill Debts imposed by others name-  
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THE



# THE DEBT BOOKE.

ROM. 13. 8. Owe nothing to any man  
but this, that ye loue one another;  
for hee that loueth another, hath  
fulfilled the Lawe.

## CHAP. I.

*The words opened; and a discourse touching  
Debts in generall, with reasons why  
we should not continue in them.*

**I**N the words before, the Apo-  
stle exhorteth to render to e-  
uery man his due, tribute,  
custome, honour and feare  
to whom they belong, and in these things  
not to remaine debtors to any; but so  
farre as in vs lyeth to yeeld to euery man  
his right; from which particular enume-  
ration, he proceedeth here to the generall  
admo-

admonition, to owe nothing to any man but loue, this is *ἡ ἀρετὴ ἀδελφότης*, sayth *Chrysostome*, a Debt neuer fully paid, but alwaies to be yeelded and alwaies due; the Argument is thus. Debrs must bee paid, but loue is an vniuersall and a perpetuall debt, therefore it must be yeelded to all: the Verse is resolved into two propositions.

First, wee must not be in debt in such things as can be discharged.

Secondly, we must alwaies continue and keepe on foote the debt of loue. A reason is annexed of the latter Proposition; Hee that loueth another hath fulfilled the Lawe. For the vnderstanding of the former proposition, we must consider what Debt is. *Debitum est quicquid obligatione aliqua alteri praestatur*: Debt is whatsoeuer is performed to another, vpon any bond or reasonable consideration. Now as is the obligation, such is the debt; obligations are of three sorts, of Nature, of Grace, and of Ciuill contract. Bonds of Nature and Grace are perpetuall, so long as the parties remaine, as a child oweth a perpetuall respect to the Parents,

and

and they to him, euen by nature: so Christians are vnited in the bonds of grace, which must not faile but ought to continue. Yet the ciuill bonds of debt, which come by borrowing and lending, by buying and selling, or any interchangeable duties and seruices, doe then cease when they are payed and performed. The proposition is to be vnderstood of this third kind of debt as we may see by the exception in the Text, which keepes that debt on foot which cannot totally be discharged.

Now when he sayth, Owe nothing to any man, I took it not to be a simple prohibition of all ciuill debts, which cannot bee auoided, while humane contracts stand; but it is an admonition duly and truly to discharge all such debts, and so much as in vs lyeth, not to continue in them. *Hortatur*, sayth *Chrysostome*, *ut nullius rei quàm solius dilectionis debitores maneamus, soluentes scilicet quicquid rerum aliarum aut officiorum debemus*. He exhorteth that wee remaine not debtors of any thing, but of loue only, paying forthwith whatsoeuer other things or duties wee do



owe; this doth *Bucer* follow, and other the best Expositors.

The instruction is this: That whatsoever ciuill debts or duties we owe to any, we must truly and duely pay them, and so much as in vs lyeth not continue vnder that bond and obligation. Giue vnto *Cesar* that which is *Cesars*, is an excellent rule, *Mat.* 22. 21. and is it not euens as true and as good; render to your neighbour that which is your neighbours? If the work-man be worthy his wages, *Luke* 10. 7. then euens the hireling must haue his due; the poorest labourer his due; specially the labourer in the Lords harvest. If it be a brand by Gods Spirit vpon the wicked, that he borroweth, but paieth not againe, *Psal.* 37. 21. Then should euery good man, so much as in him lyeth, pay euery man his owne, and not willingly continue vnder the bond of debt.

*Reason. I.*

First, because debt consumes many a mans estate, by the hard conditions vpon which they are constrained to borrow; as vpon vsurious contracts, or vpon cruell bargaines, or vpon such pawns and Morgages and Obligations as utterly



ly vndoe a man in the forfeiture.

Secondly, in many cases it is a seruile thing to be indebted: and therefore when the Lord will set downe an vnderling, hee describes him by being a borrower, and not a lender. *Deut. 28. 43. Hee shall lend to thee, but thou shalt not lend to him. Salomon* is more peremptory; *The borrower is a servant to the lender*, *Prou. 22. 7.* supposing them equall before, as we may see by his submissiuenesse and flatteries, and obsequiousnesse, and seruile obseruations. By Debt a mans state and person is in a manner mancipated to the lender. *τὰ δάντια δόλου τῆς ελευθέρου ποιεῖ*, gifts for loane of money, make free men seruants, by turning, as I conceiue, the state of him that so borroweth, from freedome to seruility.

2.

Thirdly, by long continuance of a debt, freely lent, the Lender may be damaged greatly by the Borrower. A man by trading and turning the Stocke, may raise maintenance to himselfe, and such as depend vpon him; whereas the money in another mans hand long detained, is like a buried Talent, in respect of the owner.

3.

Fourthly, Debt may prooue vnicomfortable

4.

fortable to a mans owne Conscience, for what if payment be so long deferred till a man be not able to pay? till he be compelled to ingage others? what if it be deferred till a man dye? then that which might haue beene satisfied by ones selfe, will verie hardly bee discharged by his Executors. A man well able to pay his owne debts, may leaue an Heire that shal not be bound to pay. Lands pay no debts, or not in hast; not at a mans neede.

Fifthly, a man indebted cannot (while he so continueth) liue comfortably, because, though otherwise frugall and industrious, yet hee enioyeth not the labour of his hands, but he soweth, and another reapeth; or hee reapeth to another that which he soweth: he earneth wages, but another mans bag must bee filled with it, and so he laboureth for the winde; specially when hee borrowes vpon vsury, for that will eate out all a mans increase. Nor can a man thus continuing, prepare to die contentedly, by setting his house and outward state in order. For, if debts must first be paid, as vndoubtedly they should, and then Legacies and Portions, what certain-

certainly can be assigned to the fatherlesse and widow, when whatsoeuer is most precious in a mans house or substance, must bee drawne out to the satisfying of the Creditour, before they can bee sure that they eate their owne bread? Many men seeming rich, are found poore and naked, when euery bird hath her owne feather.

## CHAP. 2.

*That we should owe no man any thing.*

THESE grounds being thus laid, I proceed as the words lead me.

*μήδενι μὴδεν.*] Two negatives in other languages make an affirmatiue, in the Greeke, *Due negativa plerumq; vehementius negant*, two negatives for the most part doe more vehemently denie, as *Heb. 13. 5.* ἡμῶς θεῷ, ὃς ἡμῶς καταλίπει: in this place in hand, each negative hath it's seuerall weight, for if we must owe *μήδενι*, to no man, then *suum cuique redde*, pay every man his owne: if we must owe, *μήδεν*, then wee must pay all fully, without compounding

pounding at an vnder-value, out of pretence of pouertie.

First, be indebted to no man, so much as in you lyeth: not to a rich man, lest he draw you before the Tribunall: not to a poore man, lest his maintenance detained be a crying sin in you: not to a Landlord, lest hee take occasion to root out you and your Family; not to a Tenant, lest his stocke in our hand, which might haue been improued vnto profit, make him fall short in paiement of his rent: not to a Minister, lest hee be impouerished, and instead of hospitality to others, be cast vpon the curtesies of a mercilesse world: not to the fatherlesse and widow, lest in the bitternesse of their soule and sense of their want, they make their moane to God, who wil certainly iudge their cause: not to a seruant lest he bee discouraged, and put vpon shiftes vncomfortable to himselfe, vnprofitable to you. Owe nothing to a friend, lest you be burdenous where you should be helpfull, or lest failing of payment proue a ship-wracke of friendship: not to a foe lest he exact rigorously, and worke vpon some vantage:

owe

Owe not to a Neighbour, lest you lose your liberty: not to a Stranger, lest you fall into some snare: not to a buyer, lest you disapoint his owne necessity: not to a Seller, lest hee enhance the price of his commodity: not to a free Lender, lest you disable him from managing his own affaires: not to an Usurer, lest he consume you as a Cankar. Wee should owe no man any thing, if wee be in case to pay it; no not our owne Fathers, to whom wee should, *vicem rependere*, make requirall rather then run further vpon that skore. By making too bold, euen with parents in this kind, many men haue lost their verry patrimony.

There is in borrowing, a kinde of obnoxious ill-liberality, which an ingenuous spirit brooketh not, if there be any other remedie. Besides, there is such a corruption in the hearts of men, that euen a free lender will thinke hee may well abate the fruite of his beneuolence some other way, and that makes him cease to bee a free lender. Lastly, by deepe and great debts, there is such a world of cares vpon the heart of the debtor, that it  
breakes

breakes his sleepe, it distempers his affections, and afflicteth him so continually, that *Augustus Caesar*, hearing of a man that died exceedingly in debt, desired to buy the Pallet or Bed vpon which a man so deeply indebted could sleepe; intimating thereby, that great debt is such a corrasive as is able to molest the minde of any man, euen of an Emperour, and to make it restless.

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CHAP. 3.

*The diuision of debts, and of the first kinde of debts, imposed by others, namely, Hereditary.*

**M**AN *debetur*, Owe nothing.] That our proceeding may be such, as hee that runnes may read it. Let mee here propound in a short diuision, the substance of the ensuing discourse, touching ciuill and mixt debts, which shal first to be handled. Debts are either imposed by others, or procured by our selues. Imposed by others, are hereditarie, or legall. Legall are



are of three sorts, to the Magistrate, to the Minister, or to the Poore. Debts procured by our selues, are either necessary, or voluntary. Voluntarie are either casuall and transient, or permanent and standing debts: The remedies whereof are either such as preuent, or such as remoue the disease: Of all which in their order. The sacred debt of Loue is also to be handled in the second proposition. But first of Hereditary debts, which are the first kinde of ciuill debts imposed by others.

These are such as Parents impose vpon their Heires, or Testators vpon their Executors by will and testament; or which necessarily fall vpon the state of the deceased. A Testament or Will, is, *Voluntatis nostra iusta sententia, de eo quod post mortem nostram fieri voluerimus.*

*Flavian in  
d. lib. 1.*

A Testament is a iust declaration of our will, touching that which we would haue done after our death. By this a man may haue a calling to the paiment of debts and legacies; & consequently vnto debts which cannot perhaps with comfort, perhaps nor without losse to himselfe and others

others bee auoided.

Now if a man, in regard of the trust reposed in him, and of the meanes allotted for performance of the same (without which, and his owne acceptation concurring, no man stands charged) will undertake the execution of any mans Will, then must he accomplish what is enioyned and prescribed, by the true meaning of the Will, according to *Austins* rule; *Aut Testatoris voluntas seruanda, aut hereditate carendum*. Either must the Will of the Testator be obserued, or the inheritance must be lost. In debts then thus imposed, this remaineth to be done; We must pay them speedily at the time prefixed, lest they lose their acceptation, by hanging too long in our hands: Wee must also pay them faithfully and fully, without keeping backe from any that which is intended to them.

Among things which passe by Will, besides that which is giuen to kindred and friends, there are sometimes summes of money and yearly pensions allotted to Colledges, and Schooles of learning, to Hospitalls, and High-waies, to the poore  
of

of certaine parishes, and to other godly  
 vses, and then the debt so to bee payde, is  
 not meere cyuill, but a mixt debt: of a  
 common nature in respect of the matter,  
 as money or goods; but in respect of  
 the godly & pious vse, of a higher straine.  
 In all these we must deale truly and wor-  
 thily, both with the dead, and with the li-  
 uing: For as the counterfetting and for-  
 ging of a false Will, was punishablen-  
 ciently in some cases by death, in some by  
 banishment and publication of goods:  
 so the suppressing of a true will, by not  
 publishing or not performing it, to those  
 whom it doth concerne, is a sinne and an  
 iniquity, not much inferior to the other:  
 the one iustifies a dangerous lye, the o-  
 ther conceales a necessary truth, not with-  
 out periury perhaps in both. It was some-  
 times *Dauids* complaint; *Defecerunt ve-*  
*races a filiis hominum.* The trustie are fai-  
 led fro among the sons of men. The com-  
 plaint is still iust, in this particular as much  
 as in any. I am perswaded very few Wills  
 are executed by the common sort of men;  
 in estates of any value, without some no-  
 table fraud, partly by alledging (when pai-  
 orlw  
 ments

*Leges Cor-  
 de falsis.*

*Psalm 12. 1.*

ments should be made) defect in the state, and partly by concealing legacies from those who cannot demand them, out of ignorance of the Will; to whom I say, that so long as wrong reckoning is no payment, that the debt remaineth in the sight of God, how euer it bee crossed out of their accounts. They shall also finde, that

\* Luk. 16. 11. for being vnfaithfull in the dispensation of earthly talents, they shall neuer bee trusted with the true treasure. It may also one day be their owne case, that as they haue cancelled and made void the Will of the dead, by deteining debts and legacies from the right owners, so by the iust iudgment of God, the like \* measure may be meated to their widowes and fatherlesse children, by those whom they shall vnworthily put in trust: wee may not thinke an account discharged, when a fraud and a deceit is cunningly contriued. A debt cannot bee paid but by reall satisfaction, without which the obligation remaineth in full strength and force; vpon the conscience whereof, an honest heart cannot but bee tenderly sensible: And therefore I am not of *Cyprians* minde, who

who tooke order; *Nē quis Clericum tuto-  
rem aut curatorem testamento constitueret.*

Cyp. Epist.  
66.

That none should appoint a Clergie man  
Guardian or Executor by VWill, lest hee  
should bee molested with the affaires of  
this life. I rather thinke that men should  
bee chosen out of all vocations and cal-  
lings whatsoeuer, of most vntained con-  
uerfation and conscience most alienated  
from couetousnesse, least intangled in  
worldlinesse, for the dispensation of our  
estate to whom it is intended.

Before I leaue this point, let mee ad-  
one caueat to Parents and Testators, not  
to charge their Wills with that which  
their state cannot discharge; for this is  
the way either to haue nothing done at  
all, or to expose their executors or succes-  
sors to perpetuall suites and clamours. A  
man were better sell all that he can spare,  
and pay his owne debts himselfe, then out  
of an ambitious humour of leauing so  
much in lands to his Heire, lay withall vp-  
on him such a masse of debts & legacies,  
as shall mancipate him to the ineuitable  
yoake of the Vsurer, till hee can redeeme  
himselfe, by selling what is most precious  
in



Anl. Gel.  
lib. 3.

Micks 2.2.  
3.

Psal. 37. 16.

in his patrimonie : which when one is compelled to doe, let him then consider whether the great possessions which came to him by inheritance, were not partly the spoile of the Church, the prey of the poore, and the fruits of oppression, which like *Aurum Tolosanum*, the gold of Tolosa, makes euery hand vnfortunate, into which it comes : let him also well consider, whether the intollerable masse of debt, be not that vnmoueable yooke, spoken of by *Adiab*, and threatned to them who couet fields, and take them by force, who roote out men and their families, threatned, I say, to them, and their posterity. Let them lastly consider, whether a small thing to the righteous man be not better, then great riches to the wicked and mighty ; howeuer some of them flourish till the measure of their iniquity be at the full. Thus of the first kinde of debts imposed by others : the next are Legal.

CHAP.

## CHAP. 4.

Of Legall debts; and first to the  
Magistrate.

**T**HE debts imposed by humane laws and ordinances, are of diuers sorts, as Subsidies, Fifteenes, Tenths, Oblations, and other pensions to the Church or to the Common wealth, in peace or in warre. These are common burdens, which every man in his place must necessarily beare, as a member of a politicke body, and readily for auoiding offence and molestation iustly ensuing vpon neglect. These fall due either to the Magistrate, specially to the Kings Maiestie, or to the Minister, or to the Poore. In all these I know there is a morall right, and so they may be called morall debts, in respect of the common ground of diuine or naturall iustice: But we call them legall debts, *Secundum regulam legis determinantis*, in respect of the Law, determining thus much to such a man, of such a calling, at such a time: it's *Aquinas* his distinction.

*Aquin. prima.  
secunda  
quest. 99.  
art. 5.*

Rom. 13.  
4.6.

on. The ground of such debts as come to the Magistrate, is from divine Authority, though for the manner and measure of them determinable by law. For if the Magistrate be Gods Minister (so is hee called both *Sidneros* and *Latragy*) if for our wealth, if for the punishment of euill doers, and praise of them that doe well, if hee labour and attend continually vpon this thing, is there not an equity manifest to the conscience, that such a workman, so ordained of God for so excellent a service, should haue his reward? Or doth not the Apostle conclude inuincibly? *For this cause pay we tribute*, Rom. 13.6. and Ver. 7. pay therefore tribute, some, feare, honour to whom they are due. Ministers of Peace and Iustice, as they should not consume their inferiours (for so the remedie will be worse then the disease) so should they not be constrained to spend vpon the stocke, & to waite their owne estate further then as members of eminent ability, should beare a burden for the common good, proportionable to their strength. But Magistrates ought to haue Tributes and Pensions of their inferiours,

inferiours, as pledges of subiection, as recompences of service, and as meanes to defray expences for the publike good; even equity and necessity requires all this.

Now because in Monarchies (the perfection of earthly governments, and types of the heavenly) the King is supreme Gouverneur, not onely over all persons, but in all causes, Ecclesiasticall and Civil, so see them done and managed according to Gods will, by Officers qualified with gifts and callings requisite for such matters: And seeing these Officers of eminent place and trust, at home and abroad, are imployed immediatly by the Kings Maiestie, and consequently maintained by him that sets them on worke; hereupon it is, that by vertue of some lawes perpetually in force, and by vertue of some Statutes, devised for supply of casuall occurrents, besides the power of Prerogative Royall, Tributes and Customs, Subsidies and Tenths, with many other pensions fall due to the King, and so are counted legall debts, though morall in their originall, yet legall, *ex de-*

*terminatione legis*, the Law prescribing how it shall be for quantity and circumstances. In paiment whereof, it is the wisdom of our State, that though where nothing is to be had, the King must lose his right, yet hee seldome doth lose any thing of that which is found due by Officers employed & put in trust; and it were pittie it should not come entirely into his treasury. For how should the most illustrious estate of such a Monarch? how should such ministers of State, of Iustice of Peace, peareless (I am perswaded) for worth and wisdom? How should such a Navy? such men and munition as must be alwaies in a readinesse against casuall events? how should such Armies as may be requisite in a tumultuous and raging world be maintained at his cost? how should true Religion, and the Gospell sincerely preached, (for which the world hates vs, and yet without which our life would be tedious, and a very shadow of death) be defended by his power against the malice of the Diuell and his instruments, if all the springs and fountaines of the Kingdome, did not constantly runne

into



into the Ocean of his Treasury?

As our Nation hath not beene backward in the payment of this debt, so hath it beene more happy then any nation in the world, in our two last Soueraignes, *Queene Elizabeth*, and *King James*, both of blessed memory, to whom it hath been paid. For, besides protection by the Sword of Power and Iustice, common to other Subiects (yet not euery where so common as were to be wished) wee haue had the true Faith of Iesus Christ professed, and the preaching of the Gospell established and countenanced by publike Authority, for the space of fixtie six years without interruption. A most inestimable blessing, for which we owe euen our selues vnto them, as *Paul* speakes to *Philemon*, and for which none but God onely can make recompence. The Children that now are shall not forget *King James* when they are old; the Elder also shall reuerence his memory, because by his princely care, and expresse direction, for Catechizing the ignorant, not onely the younger are able to giue an account of their Faith; but euen the elder, though

C 3

Philem. v.  
19.

vnwil-

vnwilling to appeare, *senes elementary*, old men learning principles, yet they do both countenance the worke by their presence, and doe encrease daily in knowledge and zeale.

Thus our two late gracious Soueraignes, most memorable for great matters, but for none so much, as in that they were an incomparable payre for defence the true Faith, and propagation of the Gospell, haue had (as they deserued) the loue of our hearts, & a reall performance of those pecuniary debts whereof I speak, and shall be had by vs and ours in an everlasting remembrance: which wee doubt not shal daily be renewed by that most noble branch springing from that roote so blessed to our Nation, our deare Soueraigne Lord King CHARLES, that now is. Concerning whom wee cannot expresse the greatnesse, either of our hopes, or ioyes which wee conceiue. For his life, hitherto vnspotted of the world, so free in youth from the lusts of youth; so farre from intemperance in the fulness of plentie; so preualent ouer pride in such a fortune; so vnstained by Popery in the schoole

Schoole of Spaine; so attentive and iudicious in hearing Gods word; so full of goodnes when it was not in request; such a life, I say, hitherto in the blossome and spring doth promise precious fruits in the ripenesse and maturity.

Blessed are those guides, living and dead, who had the seasoning of such a vessell of honor and grace, and failed not in the service: and blessed is his Majestie, who in his Christian education laid such a foundation of religion and wisdom, of godlinesse and honestie; as is the unspeakable ioy and comfort of all his loving subjects, and will bring him infallibly in a course of holinesse, to a perfection of life and happinesse at last.

Our Sauour pleads the right of \**Cesar*, even then, when *Tiberius* a subtle Tyrant was that *Cesar*. *Paul* in this place doth most earnestly vrge the paiment of Tributes and all other duties to the Superior powers at that time when *Nero*, whom else-where he calls the \**Lion*, was the Roman Monarch. What else doth this teach vs, but that how-euer the importunity of gouernors may at some time

Mat. 22. 31.

2. Tim. 4.  
17.

be grieuous in exacting; yet the subject, (if release cannot bee had by supplication) must be alwaies obedient in performing to the vttermost of his ability. How much more should we hauing by the gracious providence of the Almighty, such a King set ouer vs, as we trust will proue a man after the heart of God; as *Dauid* did in *Israel*, and a pattern of grace and zeale, as *Iosuah* was in *Judah*: How much more, I say, should wee most cheerefully yeeld vnto him the homage of our hearts, the seruice of our hands and the portion of our substance required by Law to the vttermost mite: besides, our continuall prayers vnto God for his present and future happinesse.

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CHAP. 5.

*Of Debts to the Minister of the Gospell.*

**A**Nother debt imposed by humane Ordinance pertaineth to the Minister, as Tythes and other pensions in the right of the Church. These I call imposed by humane Lawes, not as wauing the clayme

claime by Diuine right (till I bee otherwise instructed then yet I am) : For, if Tythes were due to the Priest of the most high God \*paid by *Abram*; if vowed by *Iacob*, before the Law giuen in mount *Horeb*; if they were due vnder the Lawe, to the Priests and Leuites; by diuine right for the seruice of the Tabernacle; If a maintenance bee due to the ministers of the Gospell, as the Apostle pleadeth purposely, 1. Cor. 9. from *verse* 7. to the 15. & *Gal.* 6. 6, 7. If God haue ordained, that they who preach the Gospell should liue of the Gospell, and that hee who is taught in the word should communicate vnto him of whō he is taught in all good things : then surely I see not, but that tythes at least, or some better thing, should be due to the Minister of the Gospell by Diuine Ordinance; and that those who take them from vs, should giue vs a better thing, as those who vnder the Law had a mind to redeeme their tythe, were bound to ad to the price euery \*fift pennie aboue the true value. But I make it not my taske to dispute this question, my betters haue done it lately and worthily.

I here

*Gen.* 14. 10  
*Gen.* 28. 22.

*Leuit.* 27.  
 32.



2. Cor. 3. 7.  
8, 9.

There consider tythes, and other portions of the Ministers maintenance as a legall debt due by a double right. First, the faithfull labourer in the Lords harvest is worthie his wage, *ex debito*, not *ex gratia*, by debt, not by cutesie; though he be but an earthen vessell, yet his treasure is verie precious, and his Ministerie much more excellent then that of the Law.

Ephes. 4. 12

Secondly, that hee ought to haue the tythes in kind by vertue of the positive Law of our kingdome, most agreeable and consonant to the Originall Law of God, \* in lew of his seruice for the gathering of the Saints, and for the edifying of the body of Christ by the Ministerie of the Gospell; so that it is not a meere Legall but a Morall debt, as I noted of that to the Magistrate out of *Quintus*. A mixt debt, so let me call it, because the seruice is holy, and the things ministred are spiritual, though the recompence bee temporall goods or money. I need not cite the words of the \* Statute, the practise is paiment, vnder paine of triple damage; even in Impropriations, where the worke is not done by him that takes

Henry 8. an.  
27. and 31.  
Edw. 6. an.  
2. cap. 3.

takes the wages. What then can bee al-  
 leadged why this debt should not bee  
 paid? So assigned by God, who holds  
 his work-man \*worthy his wages, as well  
 in the New Testament as in the Old; so  
 confirmed by Law, proportioned to the  
 \*authentically patterne; so dearly earned  
 by the continuall paines of the faithfull  
 Pastors, who haue the most dreadfull  
 charge of Soules. I speak not for Impro-  
 prietaries, they will be sure to shift for  
 themselves. I put the case with all the fa-  
 uour that may be, yet not otherwise then  
 stands with the truth in many places.

Luk. 10. 7.

Numb. 18.

21, 22, 24.

¶

That which they answer for non-pai-  
 ment of this debt, is, that they owe vs no  
 such matter; for *Debitum est quod iure  
 ab iniusto exigi potest*: That is a debt which  
 may lawfully be required of a man against  
 his will; but this cannot so be exacted say  
 they: for their land is Abby-land, and  
 consequently exempted as was the Abby;  
 or their land is freed by composition, pre-  
 scription or custome: and for these they  
 will stand, *tanquam pro aris & focis*, as for  
 their altars and their houses, indeed a-  
 gainst their altars and houses of God, To  
 whom

whom I say not any thing to plead for the belly, as they suppose: If I had the tongue of the eloquent and learned, their bellies would haue no eares to giue mee audience in such an Argument; I speake onely for discharge of my owne conscience, in seruice of the truth, and to cleere my selfe for euer, from consenting vnto sacriledge in any man, or matter.

Places ex-  
empt.

First, their land is Abbey-land, belonging to such a Monastery before the dissolution; so let it bee, and so let them enioy it, vnlesse it be a thing consecrated to the Church; if so, then except they be Prophets, or Prophets Children, or supernited Leuites (who alwaies had their allowance and portion in things consecrated) or in the nature of these, let them take heede and looke well to themselves, because it is a snare to deuoure that which is holy, & after the vowes to make enquiry, *Pro. 20. 35.* It is an ancient Canon; *Semel dictum Deo, non est ad humanos vsus vltterius transferendum:* That which is once dedicated to God, is not to be translated afterwards to the vses of men: That is, if it be consecrated rightly to the seruice of God,

*De reg. iur.  
in Decr.  
reg. 51.*

God it may not be alienated to the private common vses of men, not employed in that seruice; some few cases are excepted, whereof this is none. To this they will say, That they finde themselves hereof possessed by inheritance, and they haue digested it already well enough. If God be pleased with it, I wish them all prosperity; their lot is fallen to them in a fayre ground: they haue a goodly heritage: yet I had rather haue my part in a lot lesse disputable. But, admit all is well, and that they hold what they haue without any scruple, I enuy not vnto them the least dramme of their right. But, what doth become of the Tyth of those lands? are not those more specially consecrated in their original, & in their vse more properly necessary to the maintenance of Gods seruice then the Lands themselves? Why then is the payment of these denied? and in lieu thereof, some pitifull contemptible pension ill paid, to the miserable defacing of the Ministry in that place.

The same Authority, say they, which giues Ministers the Tythe in places not exempted,

exempted, hath exempted our lands from payment of Tythes in kind; thus we haue it, and so we meane to hold it.

I dispute not the power of Princes and Parliaments, it is aboue my capacitie, and out of my element, I alwaies yeeld to Law, presuming reason of state in it, though I see it not. But what if the Law be not so cleare as is imagined? The alienation of these Tythes, (which came to the King at the dissolution of Abbeyes, together with the lands) was at first an Act of the Pope, by an iniurious vsurpation upon the right of the Church, and against the Lawes of God and man then in force. If this were in the Pope a sacrilegious Act, hatefull to God, who detesteth roberie in the sacrifice, it is not to be thought, that our Statute Law intended, to iustifie that in any which is sacriledge in the Pope; or to make that iust, which is originally vniust. I do not thinke that our Statute Law intended, either to abolish Tythes vterly, or to decide the right, but to change the possession for the present time, till the claime of the Church might more euidently appeare. But suppose the Law



Law for non-payment of these Tythes were as cleare as the practise, yet as in the businesse of the Tabernacle, *Moses* was admonished, *See thou do all things according to the patterne shewed thee in the mount*: so in matters of the Church, all things should be done, chiefly in matters of importance, according to the patterne of holy Scriptures. Now whether the Law enioyning Tythes in generall, or the Act releasing that payment to some, bee more agreeable to the Originall patterne, let any man iudge that is not a partie. For mine owne particular, when I find it punctually set downe, That as *those who ministered about holy things, did line of the things of the Temple, and they which waited at the Altar, were partakers of the Altar, that so the Lord hath ordained, that they who preach the Gospell, should line of the Gospell*: Me thinks it hard dealing, that we should be barred of the benefit of the ancient ordinance of Tythe, till some other Law of provision disanulling the former can bee produced out of the Scripture.

Another exception against true payment, even where lands are not exempt,  
is

Exod. 25.  
40.  
Hab. 8.5.

1. Cor. 9. 13  
14.

Composition

is composition with the former Incumbents. Of this kinde I haue heard many pretended, but I could scarce euer see any produced, lest some thing of advantage should relieue the present Minister, which shewes the obnoxious diffidence of a guilty heart, when the cause is nought; for otherwise men are forward to make prooffe of their right, for satisfaction of such as haue iust cause to question it. But suppose a composition as firme as couetousnesse and craft can deuise it, I would gladly learne, how it stands with conscience or common sense, that the act of an Incumbent onely for terme of life, remouable vpon preferment, or misdemeanour, should preiudice his Successor in a place of painfull seruice, to the vtter impouerishment and vndoing of all posteritie? Is it possible, that in any lawfull contract, the fruit of the godly and religious labours of a free and ingenuous man, in the Lords haruest, should bee bought and sold before he is borne, by those who are meere strangers vnto him? Or if this cannot bee done in any godly and righteous course, why should not the  
ancient

ancient rule take place; *Que contra ius fi-  
ant, pro infectis haberi debent*: That those  
things which are done against right, ought  
to be esteemed as if they had not beene  
done. The old word is, *Caveat Emptor*,  
let the buyer looke to it: but I thinke, both  
the buyer and seller, being in this case bre-  
thren in euill, had neede to looke to it, lest  
they swallow that in earth, which they  
shall digest in hell; I doubt it will one day  
be a cold comfort to those who are par-  
ties to such an act, to consider vpon their  
death-bed, that by their sinfull hands the  
Church is deprived, for the time present  
and to come, of what soeuer hath fallen  
within their power to dispose of. Can  
that mā haue any hope to be found a true  
member of the Church triumphant in  
heauē, that liues & dies a betrayer & spoi-  
ler of the Church militant here on earth?

Prescription is another mouzell of the  
Oxe that treadeth out the Corne; the o-  
riginall of this worke of darkenesse is  
commonly thus; There are few great rich  
men to be found, that can indure with  
patience to pay any Tyth in kinde; here-  
upon they take their opportunity, when  
D some

*Prescrip-  
tion.*

some Minister is incumbent, either not able to doe the worke, or not resident, or some other way obnoxious, so agree with him for their Tyth at an vnder-value, a pound perhaps in the hundreth, pretending, that they can vse the matter so, as that the Tyth shall bee little or nothing worth vnto him; yet this yearly pension they will allow for zeal to the Church, and good will to the man, whom they will not sticke to mollifie with complements, or with anything else that shall cost them nought: these conditions are continued from the father to the child, by the same arts and practises, till a new man come to be presented, who for quietnesse sake must take things as he finds them, or if he dare contend, they will scourge him through all the Courts of the kingdom. When thus it hath beene caried for two or three descents, though men know in their consciences, that, *Non firmatur tra-*  
*ctus temporis, quod de iure ab initio non sub-*  
*sistit*: That it gets no validity by tract of time, which is not grounded vpon right from the beginning; yet from these deceitfull practises thus continued, prescription

nion doth arise to put the Minister to per-  
petuall silences, who having spent his pa-  
trimony in the Vniuersitie, hath neither  
time nor money nor euidence on the sud-  
daine to mannage the Churches right,  
though a prescription once begun, con-  
sume it daily more and more. For if the  
prescribers adde by purchase or inclosure  
to their demaines within the same Parish,  
the thin and ill-fauoured prescribed pen-  
sion, like the \*thin eares of corn, and lean  
Kine in Pharaohs dreame will swallow vp  
all the Tythe of the portions so annexed,  
and be neuer a whit the fuller.

On the other side, if the prescribers  
chance to sell, its no fauoury bargaine vn-  
lesse the Tythe be included, and the Mi-  
nister excluded out of that portion, and  
confined to some smaller peece of ground  
more proportionable to his pitifull pen-  
sion. The time was when our Saviour  
in a feruent zeale cast buyers and sellers  
out of the Temple, what will he doe one  
day to those who thus couetously in-  
crease upon the patrimony of the Tem-  
ple.

\* Gen. 41.  
47.

Ioh. 2. 14,  
15, 16.

Customs.

Customes are no lesse pernicious to

D 2

the



the state of the Minister in keeping backe his due, then these; for as these exempt some particular persons or places in great matters, so customes swallow all so far as they goe like a generall Deluge; if they find a Benefice like the Garden of Eden, they will leaue it like a desolate wilderness. I speake of such as are presented vpon vsage without any euident reasonable cause, whereby the Churches patrimony is most iniuriously detained, and why should not every man that is able to oppose reason and truth against them, cry them downe? For though it be true that *diuturni mores consensu utentium comprobata legem imitantur*, that manners long continued, and approved by consent of such as haue vsed them are a kind of law, yet consent and practise is not enough to giue a custome the power of a lawe, vntil it be *consensu rationabilis*, a consent grounded vpon reason, *nisi enim consuetudo ratione munita sit, non est consuetudo, sed corruptela*: If custome be not fortified by reason, it is not a custome but a corruption. Now it will be hard to prooue their reason in the thing or consent of the Minister

*Inst. lib. 1.  
tit. 2.*

Minister, who will waies a patty in those things which are obtruded as customs upon the Church. If men will swear that it is their custom to pay no tyth wood, then you must haue none, though the greatest part of the Parish bee wood-ground. If men will swear that it is their custom not to pay tyth Wool for Brecken not winnowed in the field, then you must haue none, though they haue a full stocke that takes the benefite of the Common for eight the most profitable months of the year, but it may bee you shall haue some proportionable rates nothing lesse, but some such contemptible scraps as are not worth the gathering up, which how it stands with reason, or the good liking of the Minister let wise men iudge. Yet if men will affirme vpon oath that these and the like are the customes of their Parish, we haue no remedie; and customes sell some fail for lacke of swearing. If thieves had come vnto thee; if robbers by night, would they not haue stollen that which was enough for them? If Grape-gatherers had come to thee, would they not haue left some Grapes, *Obadiash, verse 8,*

Augst. 14.  
man. Epist.  
119.

but customes sweep all away, they leave  
in a manner nothing. The Church, saies  
Austen, discoursing of customes, being  
placed in the midst of many Tares, and  
much Chaff, tollerates many things, *et*  
*tenentur sub iura fidei, et benevolentia*  
*non approbare, nec idem, nec flecti* *per*  
such things as are against faith & a good  
life, it neither doth approve, nor con-  
cede, nor practise. The like say I is  
this, the Church, whose cause I plead, tol-  
lerates many practices, so they call many  
injuries, but customes against all reason  
and right, against justice and common  
sense, it neither approveth, nor con-  
cedeth, nor practiseth the like it selfe to wards  
others. *all those other, no less than*  
When the malignity of all these extor-  
tions, compositions, prescriptions, and cus-  
tomes, like ill constellations, bring penury  
and misery vpon the Clergie. When  
these foure come vpon vs, like the foure  
verall sorts of Vermine mentioned by the  
Prophet, the Palmer-worme, the Locust,  
the Cankar-worme, and the Caterpillar,  
the latter still consuming the residue of  
the former, is it not time to mourne and  
complain

Isa. 1. 4.

and

& C.

complain

complaine when our meat is cut off before our eyes, and ioy and gladness from the house of our God? *Isa. 1. 16.* Is it not time to say with *Amos 4. 1.* *O Lord God forgive me beseech thee, by whom shall I stand, for he is small. Querele (saies one) nam quidem grata, quando forsasse necessaria.* Complaints are not then welcome when perhaps they are necessary; but it were better to complaine, and admonish, and reprove, then that a curse should rest vpon vs as it did vpon *Isaiah*, for robbing God in Tythes & Offerings, *Mal. 3. 8. 9.* If answer bee made, that the case is not like, I confesse it is not like in many circumstances, but it is very like, if not the same, in substance. For if God haue as peculiar an interest in vs, and as fatherly a care over vs, as in and ouer the Ministers of the Law, then, if the defrauding of Priests and Levites were sacriledge in the Lawes, how euer the stile and word may bee mitigated, yet our robbing the Ministers of the Gospell by force or fraud, will proue something which cannot bee pardoned in the day of account.

Amos 7.2

Linus L. 1.

1. p. m. 101

ACE 1.1

So this point I had much rather referre  
 blind D 4 the

Jerem. 41.  
1, 2.

the Reader to the godly Sermons of the  
most learned Doctor *Raynolds*, vpon the  
Prophecie of *Obadiah*, specially vpon the  
5. and 6. Verses, then say any more my  
selfe; onely let me adde these few things.  
First, let that of *Jeremy* be wel considered,  
*Thus saith the Lord against the Ammonites,*  
*hath Israel no Sonne? hath hee no Brother?*  
*why then doth the Ammonite possess the*  
*land dwellen in Cities? Behold I will cause*  
*the alarme of war to be heard in Rabban of*  
*the Ammonites, and his fort shall be broken,*  
*his tower shall be burnt with fire, and he*  
*shall see hee heard. Thus saith the Lord*  
*God of Israel, and Gad, hath Dan no Son?*  
*or hath the Minister of the Law no Heire?*  
*why then doth the Lay man possess the*  
*Charger? why doth hee encroach vpon*  
*the portion of the Minister of the Gospel?*  
Remember the imprecation vpon the  
tears of *Leui*, Deut. 33. 11. *saith the Lord*  
*the waters of Beniamin shall rise against him, and*  
*they shall rise against him.* The Lord haue  
the hearts of the spoylers of his inheritance,  
who doe not now as the Tower of  
Aegay. 1. 4. neglected the house of God to  
build



build their owne, but take away the main-  
 tenance & revenues of Gods house to in-  
 large their owne. The old word was, *Dei-  
 mus te de & dines sic* pay thythes that thou  
 maiest be rich & it is *termes* oblation;  
*Dei non redditis ubertas; nō redditis fames*  
 (say) That there was plenty when Tythes  
 were paid, & penury when they were not.  
 But the present practise is, pay not Tythes  
 that thou maiest be rich; & it is the com-  
 mon opinion now that its all one, whether  
 Tythes be paid or not; & that the Lord in  
 that respect will doe neither good nor ill.  
 Is there then no difference betwene the  
 devotion of the vndeane & of the well gotten  
 goods; and the wages of in-  
 equity? If vnder the Law a man ocht wile  
 cleane, did hold in his hand a thing pol-  
 luted and vnclane, if he washed himselfe  
 heuē so oft, yet he was still vnclane; till  
 the water in Iordan, and the ceremonies  
 of Leuiticus could not cleanse him, so long  
 as the polluted thing remained in his  
 hand. The Ministers portion wrongfully  
 vsurped and vniustly detained from him,  
 is an vnclane thing in the hand of the  
 oppressor, who so long as hee holdeth the  
 vnclane

Agg. 2. 14.

unclean thing in his possession, cannot  
 but bee polluted and unclean in Gods  
 sight. The Lord I trust will at last re-  
 moue the vaille of ignorance and con-  
 sciousnesse from their hearts whom it con-  
 cernes, that they may see the breaches  
 which they make vpon Gods Ministers,  
 and will giue them true repentance and a-  
 mendment, that their sinne may bee for-  
 given, and their polluted consciences  
 purged in the blood of Iesus Christ, ap-  
 plied to them by a lively Faith, and re-  
 member Lord in mercy those who have  
 compassion on the daily ruins and de-  
 cays of thine house, and let not the kin-  
 nesse bee wiped out which they shew to  
 thine house, and to the Officers thereof.  
 Thus much of the Legall debt to the Mi-  
 nister, which I take not to be strictly ob-  
 llig, but a trust Debt, because though that  
 which is yeilded be a temporall thing, yet  
 it is the compensation of a spirituall  
 service.

## CHAP. 6.

## Of Debt to the poore.

A Third kind of debt imposed by Law, is to the poore: the burden hereof is laid upon the richer sort, according to their ability. I speake not now of almes which is voluntarie and left to discretion, yet required in Scripture with much importunity: but of such monies as are payable by vertue of the Law, made in the dayes of *Queen Elizabeth*, and continued in the reigne of *King Iames* of blessed memory for the raising of a stocke to set the poore on worke, for relieving of the lame, impotent, blind, aged, and such as are not able to worke, and for putting out of poore children to be prentises, which ever being not only profitable but godly also, and religious. I hold the debt not merely toll, but a mixt debt, as was the former: for the chearfull and ready payment whereof let me vse these words.

\* Deut. 15.  
10, 11.

Reg. Eliz.  
43. cap. 2.

First

First the care which God hath had alwaies for the poore: Hee doth not only plead their cause *Deut. 15. 10, 11.* And open thy hand liberally to thy brother, to thy poore, to thy needy, for even for this cause the Lord thy God shall blesse thee in all thy works, and in euery thing that thou puttest thine hand vnto; but he allows a portion of the third years Tythe, not only to the Leuite (who neither is included here to the stranger, the fatherlesse and the widow *Deut. 26. 12.* As Hierome hath obseru'd upon *Leuit. 25.* and calls it *the pooremans Tythe*; but God allotted them a portion in his lawe and portion: when God takes order that euery thing may not be taken as a pledge, neither upper nor neither will stand, *Deut. 24. 6.* and that if a poore man lay his garment to paye it, it shall be restored before the going downe of the Sun; *Eze. 21. 26.* Doth not this reſtraine from offering hard measure to the poore in his extremity? Besides, wee know, that as the poore lye open to the greatest iniuries, when treading downe where the hedge is lowest: so God takes speciall notice of the

wrong

wrong done vnto them, he denounceth  
his iudgements against such as doe *en-  
richen* them, shake them to pieces, as *A-  
bab* did *Naboth*; 1. *King.* 21. Such as take  
their corne from them; *Amos* 5. 11. Such  
as grind their faces; *Esaie* 3. 16. as root  
them out and their families; *Amos* 5. 1,  
3. Hee also counts a scorne to them, a  
contempt to himselfe; *Psal.* 117. 1. *whose  
moutheth the poore, representeth his Maker;*  
he nor vs therefore deny them their right,  
whom the Lord doth take into such spe-  
ciall protection, as to interpret a kindnes  
or vnkindnes to them, as done vnto him-  
selfe.

Let vs also remember that this is Gods  
will and appointment, that the poore  
should alwaies bee in the Land, for exer-  
cise of their patience, and tryall of the ri-  
cher mens beneuolence, and his own glo-  
rie out of them both. For the abilitie  
of the one being accommodated to the  
necessitie of the other, thankesgiving vn-  
to God ariseth from them both, as from  
the Physitian and the Patient when a bo-  
dily cure is done. Wee must not thinke  
that when the cause of the poore is so of-  
ten



ten and so tenderly in the Scriptures commended to the rich, that all this adoe is for a pennie now and then to a begger when we list; but it is to draw vs to a wise consideration; how the strong may support the weake, how wee may beare one anothers burthen, and as fellow members serue one another through loue, that the wealth of one supplying the want of the other, there may be no defect. Wherefore when such Lawes are deuised and established by authoritie, as inioine a performance of Gods euacled will, touching the poore of the Land, in such sort, as may be comfortable to them and easie to vs, ought wee not most willingly to pay this debt both in respect of God and of man?

A second motiue to the paiment hereof is the prouision of the godly in former ages for the poore. In the Primitive Church Deacons were appointed for the daily ministration of necessarie things, *Acts 6. 1. 3.* Paul ordained in the Churches of *Galatia* and *Corinth*, that on the first day of the weeke euerie one should lay by in store, as God had prospered him

for

for reliefe of the poore, 1. Cor. 16. 1, 2. How earnestly also doth hee exhort the Corinthians to liberality towards the poore Saints, by the example of the Macedonians, who had bene beneficiall to their power and aboue their power, 2. Cor. 8, 9. This I mention to shew, that the more the Gospel was embraced, the more bountifullly was Christ relieued in his members. When after the bitter stormes of persecution, the Church in succeeding ages had rest, then were Hospitals erected and endowed with reuenues, that the poore might both be harboured and nourished: They had also receptacles for the sicke. The first founders of w<sup>h</sup> kind, was *Fabiola*, *prima omnium uirginitatis instituit in quo aegrotantes colligeret de plateis, et consumpta languoribus atque inedia miserorum curam sibi foveret*, Hieron. Epitaph Fab. *Fabiola* was the first of all that built a receptacle for the sicke, into which she might gather the diseased out of the streets, and might cherish the bodies of poore wretches, consumed with languishing and famine.

Our owne Nation wanteth not examples

ples of this kinde, which I rehearse to this  
 purpose, that the voluntary contributions  
 of Gods religious people in all ages, may  
 make vs more willing to beare the neces-  
 sary burden imposed by law as a debt vpon  
 vs. If our hearts and hands had not  
 bene straitned too much this way, there  
 had been no neede of compulsory means;  
 but, *Ex malis moribus bona leges* If the  
 hardness of our hearts was this law made.  
 Out of the sinful defect of Charity in the  
 greatest part of men, hath arisen a legall  
 imposition of this duty, that many hands  
 might make lighter worke. Some I know  
 we haue, who may truly say with Iob,  
 that, They haue not restrained the  
 poore of their desire; that they haue not  
 caused the eies of the widow to faile who  
 haue not eaten their morsells alone, but  
 the fatherlesse hath eaten thereof, *Iob 31.*  
*16, 17.* Some there are who in the stran-  
 gers and poore, haue entertained, *Christum*  
*convivam*, even Christ as a guest, as *Hieron*  
 speakes it. But there are others againe of  
 competent wealth & state, who the more  
 they haue, the lesse good they will doe,  
 and so long as they were left to them-  
 selues

selues, would neuer touch the burden with the least of their fingers: and now that they are compellable by law, it's incredible to heare how they quarrell at e- uery Leuey, how they make the Collec- tors attend; how they grudge against the poore, adding sorrow to their affliction, forgetting that of *Paul*; *That God loveth a cheerefull giuer*: 2. Cor. 9. 7. And that of our Saviour too; that, *It is a more blessed thing to giue then to receiue*: Act. 10. 35. whom I would mitigate, if they were tractable, with these considerations, as further motiues to pay this debt.

First, they beare not the yoake alone, but ioyntly with others of their owne ranke, as equally laid vpon them as indif- ferent men can deuise it: wee must pay foot and lot (as is the word) vnlesse we will be, *Homines nullius census*, Men of no account. Secondly, this payment to the poore is not made to maintain idlenesse, the mother of lust, a sinne of *Sodom*; but to raise a stocke to set such to worke, who would otherwise bee vnprofitable bur- dens of the earth, liuing on the spoile, not eating their owne bread; whereas a small

E

contribution

Esay 9.3.

contribution out of euery hand a little to raise a stocke, doth take away the common euasion of idle persons; I haue no worke, therefore I must beg or steale. A stocke will finde them worke, and a diligent hand at worke will not onely feed, but also enrich. That which makes vs tremble at the multitude of the poore, (and say with the Prophet; *Thou hast multiplied the nation, but not encreased the ioy*) is, our failing in setting the poore to such worke as they are able to doe, for want of a stocke alwaies in readinesse to keepe them employed. Thirdly, whereas many true labouring men are not able by diligence & assiduity to support the weight of their charge: by the paiment of this debt, opportunity is offered to raise them vp who sink vnder their burden, & who in sense of their necessity, hauing made their moane to God, will bee thankfull for a supply to him and to vs. Our plenty being applyed to our brethrens want in such a case, is like precious seed, sowed vpon good ground, tilled and prepared; wee need not doubt of an encrease at harvest. Fourthly, wheras many are aged and past their



their worke, blind, impotent, diseased; by the payment of this debt, we are helpfull vnto those whom it were sin and shame to forsake. *Hic, ad cuius intuitum nobis vomitus erumpit, nostri similis est, de eodem nobiscum formatus luto, isdem compactus elementis:* this man, at whose presence our stomacke is turned, is like vnto vs, formed of the same clay, and composed of the same elements; whatsoeuer hee suffers, we may suffer the same our selues. \*Turne not then thine eies from thine own flesh. Whereas the visiting of these would be very tedious vnto vs, yea impossible, by true payment of this little, wee are, *Clementes per aliena ministeria,* mercifull to them by the ministry of others, which in our persons wee could not so well bee. Lastly, whereas the breeding of poore children in families of small imployment and rude education, doth vtterly cut off all prooffe and hope; by the payment of this allowance, imposed by law, diligent and discret Officers are inabled to bind them to occupations answerable to their capacity, that so as good plants, translated from a barren to a better soyle, become

Hieron.  
Epit. Fab.

Esay 58.7

come profitable & fruitfull; so these transplanted from idleness & rudeness, to a family of employment and discipline, may be of use and seruice, both in peace and warre. I am perswaded, the wisest of vs cannot tell, how to dispense so small a portion as goes from vs by this meanes, to so many excellent purposes, when the Statute is duely executed; and if it faile in execution, the fault is not in vs, if the debt be truly paid. Let it not then bee tedious to vs to doe so much good, with so little cost or losse, if that can be counted losse, which being sown on earth, we shall reape in heauen. When wee see wicked men so violent in doing ill, as Oppressors and Idolaters daily are, should not we be ashamed to be weary of doing well? *Quale hoc est, cum peccatores in malis operibus quotidie angeantur, ut nos in bono opere lassetur*: What a thing is this, that when sinners are strengthened in euill workes, we should be weary of our well-doing.

Hieron in  
Epist. ad  
Gal. cap. 6.

I speake not any thing in this discourse for the vagrant Rogues and Beggars of our nation, they are the Sodomits of the Land,

Land, without God, without Magistrate, without Minister, Children of *Belial*, without yoke, none can rule them, nor make them ashamed, though they live in prodigious lusts. \* *Hee that will not labour, shall not eate*, saies *Paul*, yet they will eate the sweat of other mens faces, though they be idle and vnprofitable, and to euery good worke reprobate; these I leaue to such extremity as the Law of God and man laies vpon them: \* I open my mouth for the dumbe, who will not speake for themselves, and for the godly poore, who had rather be helpefull then chargeable to others; and for the aged and impotent, whose misery moues compassion without an Oratour. For these I speake, who if there were no Statute of prouision to enforce the paiment of this debt, or to direct the vses, yet haue a iust claime to the almes of the rich, & the rich hath such an interest in them, as that they are called as well their needy, and their poore, as their brethren, *Deut. 15. 11.* which I chiefly vnderstand of those, who being ioyned to vs by vicinity or affinity, are by Gods prouidence put vpon vs, as a part of our charge,

E 3

2. Thes. 3.  
10.

Prou. 31. 8.

Pron. 3.9.

P. 2. 2. 2. 2. 2.

charge; to whom, *Eleemosinas non facere crimen habentis est*, Hier. in Psal. 112. to these nor to giue almes were a sin in him that hath where withall; so that if there were no law at all, yet there is such an equity in the thing, and such a necessity in the poore, that a rich man ought to bee a law vnto himselfe; hee ought in this case, to <sup>to</sup> honour God with his substance, which cannot be better done, then by parting to such as want it, the fruit of his beneuolence. I say not as some doe; that, *Eleemosina est debitum*, that almes is debt, which in some sense may be true; but, seeing the law requireth a portion of the richer; seeing there is an equity and a piety in the thing, seeing the necessity is perpetuall, *The poore yee shall haue alwaies with you*, Mat. 26. In this concurrence of law and conscience, the non payment of this debt is vncomfortable and sinfull. Thus of legal Debts, which for most part are not simply ciuill, but mixt.

CHAP.

## CHAP. 7.

*Of Debts procured by our selves: and  
first of necessary Debts.*

**D**Ebts imposed by others, hauing hitherto beene handled; now follow in order, Debts procured by our selves: these are either necessary, or voluntary. Necessary are such as could not by discretion or industry be prevented, nor discharged by any meanes within our power. Put case a mans house, which hee is bound to reparaire, as being tenant to another, bee utterly consumed with all his substance by casualty of Fire, the condition of reparation, which is alwaies reasonable in such contracts, brings vpon this man a necessary debt, which neither could bee prevented before, nor performed in this case, which by Gods prouidence is befallen him. Suppose a man in time of dearth haue spent all his money, and cattell, and substance whatsoever; his lands also for bread: It was the case of the Egyptians in *Josephs* time, what remedie hath he, but

Gen. 47.

Gen. 47.



to run in debt, though hee mancipate his very body for the payment. If these seeme (as indeede they are) vnusuall events, let vs consider things more common. When a mans wages, which hee can earne, are so small, and his domestical charge so great, as that the one cannot support & susteine the other, then comes Debt, as a wayfaring man speedily, and as an armed man violently, that will not bee kept off. This, as I conceiue, might be the case of the man of God, the poore Prophet, who feared God, and yet dyed in debt, 2. King. 4. 1. and it is the case of many a poore man, whose whole family depends vpon his industry and frugality, hee riseth early, and late takes rest, and eates the bread of care, yet cannot for all this liue out of debt. Some men also turne from one trade to another, from husbandry to grazing, from that to merchandizing, *Vt mutando industriam mutant infelicitatem, nihilominus dispensatione dei, his quos saluare dignatur, omnia nitentibus eueniunt contraria*, Though men by changing their employment would change their hard estate, yet by the dispensation

Hieron. in  
Esaia. 43.

penſation of God, euen to thoſe whom he vouchſafes to ſaue, all things fall out croſſe when they haue tried all the waies. Theſe debtors, thus enforced by neceſſity to groane and to ſtruggle vnder the burden, are to be pittied by the lender, to bee releined by the giuer, and God vndoubtedly will requite it.

This Debt is no ſinne, nor any other pecuniary debt of it ſelfe, but a croſſe it is: in ſome, a puniſhment of ſinne, in all, an exerciſe of patience, and a diſcipline of humility, and ſo, *Paupertas ſalutaris*, a wholeſome kinde of pouerty, teaching men to lay vp treaſure in heauen, when things here vpon earth frame ſo little to their contentment.

### CHAP. 8.

*Of Voluntary Debts, tranſient and permanent.*

**V**oluntary Debts are ſuch as might at firſt haue beene auoided, or ſatiſfied and paid within ſome time conuenient, yet were incurred notwithstanding and continued

continued, either to serue our turne for some profit, or perhaps for some delight; or, it may be, for reliefe of others in some extremitie. I censure not all these with a note of reproofe, they may sometimes be helpfull in compassing gainfull bargains, yea, in supplying the wants of such as cannot shift for themselues; those only I dislike which entangle men in worldly cares, in wilfull snares, and vn supportable losses; and yet serue but to the satisfying of some foolish lust when all is done.

These voluntary debts are either casual and transient, or permanent and standing. It is a casual debt which any man may incurre, *Ex re nata*; out of some present sudden occasion. *David* is commanded by God to offer a Sacrifice to the Lord, in the Threshing floate of *Arauna* the Iebusite. *David* will not offer of that which shall cost him nought, he therefore buyes the Threshing floate at a price by it selfe for 600 sickles of gold, and the Oxen for 30 sickles of siluer: after this bargain made, it was a casual Debt of *David* till the money was paid, which I know was done speedily: yet in every bargain

1. Chro. 31.

35.

2. Sam. 24.

24.

of

of sale accomplished, as the buyer hath a property in the thing sold, so oweth he a debt till payment be made, be it sooner, or later. Without these casuall debts, the life of man doth not consist, and in these, as a man needes not to bee scrupulous in making vse of a friend for a short time; so must he be exact & punctuall in keeping day; not keeping time makes a iar in payments, as well as in musicke. He must also be cheereful in doing the like courtesie againe, whether it bee lending or forbearance. That which I call a transient debt, is alwaies like, often the same with this; when a man owes somewhat to a workeman, or a Tradesman, for a short time, or to a Seruant for his wages, till a set day, it is a transient debt, daily running and passing among men, and not settled or permanent in respect of time. In these we must be honest, and reall, and trusty, and speedy. For as the Grasshopper is a burden to the aged: so a little thing detained, or not duly performed, may be a troublesome disappointment to the poore (and the greatest part are poore) and may afflict them by tedious delaies, when money hangs

hangs too long in the hands of ill pay-  
masters.

As for permanent and standing debts, these are indeed, *fundi calamitas*; these breake downe as it were the blade of corn in the field; these, like wormes & moaths, fret out a mans estate, be it neuer so firme and sound at the first. This commeth, when men able to giue security, borrow great summes of money or wares, without either purpose or possibility of payment, within any competent measure of time; and it is commonly procured, either out of a couetous desire of purchasing whatsoeuer lyeth conveniently; or out of a prodigall and riotous humour of overspending vpon lusts and curiosities; or by giuing more for a casuall preferment then a man is worth; or by some other grosse failing in iudgment, or iudiscretion about the dispensation of our estate.

These are the lamentable consuming debts, with which, when a mans credit is rent and torne, as it will be very quickly, then must the ancient inheritance be morgaged, then must their best and dearest friends be ingaged, then Seruants and

Tenants



Tenants must be brought to the stake, and bound for more then they are worth; then must depopulations and racking of rents, and defrauding of Ministers be put in practise, and yet all too little, because *Amalecke*, the licking people, I meane the nation of Vsurers and their Factors, as Cormorants fall vpon the borrower. Then the debt is multiplied when the reuennues are diminished, and the Vsurer consumes all a mans encrease. Let no man continue in the Vsurers book for one and twenty yeares (as some are neuer out while they liue) for, a hundred pound, paying interest vpon interest, after ten pound in the hundred, (suppose nothing giuen to Scriueners and Broakers, yet for his hundred pound) hee shall pay in that time six hundred & forty pound, besides the principall, as appears by calculation; which makes mee wonder why any man should open his mouth for vsury, which thus opens her mouth, and enlargeth her bowells like hell, to swallow the poore Borrower.

Let those who plead this cause consider, that God dispenseth with no vsury, when

Concil. tom.  
1.  
Concil. Nic.  
Can. 18. se-  
cundum  
Ruffin. can.  
17.

Judg. 6. 30,  
31.

when *Nesbek* the biting, and *Tarbith*, which they call the toothlesse *Vsury* are both condemned, *Ezech.* 18. 8. 13. that the lender, for eight or five in the hundred, deales not as he would be delt withall, for hee himselfe would neither giue eight, nor five, nor two, if he could borrow freely; and the rule of loue is, To doe to all men as wee would they should doe to vs, *Mat.* 7. 12. Let them consider, how *Vsury* is cried downe, among other oppressions, *Nehem.* 5. and *Psal.* 15. 5. How it is condemned by the Councell of *Nice* in Clergie-men, as matter of filthy lucre, (if filthy lucre in Ministers, then no righteous dealing in others.) How it hath beene the vter ruine of many thousands in our Nation; how in the Chutch of Rome at this day, all *Vsurers* are excommunicated monethly; how no man of note in all antiquity (*Lewes* & *Manichees* excepted) none I say of honesty and learning, for fiftene hundred yeares after *Christ* hath euer vndertaken the defence hereof: wherefore as *Isaiah* sometimes said to the men of *Hoplos*, when they stood for *Baal* against *Idolon*, will you contend

for

for Baal? let him plead his owne cause: so say I to the patrons of Vsury; Will you contend for *Mammon*? let him plead his owne cause. Shall *Tirus* and *Zidon* rise vp in iudgment against *Corazin* and *Bethsaida*, for not bringing fruit answerable to their meanes? And shall not the Romanists rise vp in iudgment against vs for practising that oppression, which they, who walke not by so cleere a light, condemn? Let the Borrower himselfe also consider the vnſatiabie Daughters of the Horsaech, that sucke him, and deuoure the sweat of his face, the fruit of his labour, industry, and skill. If the King should take out of the poore mans ground three of his best Kine yearly, or so many horses out of his Teame, would hee not crye, that he must needs giue ouer house-keeping, and husbandry? Yet, the Borrower of 100 pound from yeare to yeare, suffers, in effect; all this which I say, at the hands of the Vsurer, and dare not speake a word against his consumer; but onely suffers and giues thanks. If one word of discontentment fall from him, then must the stocke bee sold, that satisfaction

Mat. 23. 21.

Prou. 30. 15

faction may be made, lest any aduantage of forfeiture be taken. If an vsurious contract for so small a summe, make such a breach into a mans estate, what will the borrowing of thousands doe for many yeeres together? When I see any man of eminent place and worth, cast vpon the Vsurer (whose mercies are cruel) for greater matters then he is able to weild, I cannot but interpret it as a dismall signe of some fatall ruine to the family: or, at least of some notable defalcation of estate, for causes best knowne to God, and sometimes apparant to the eies of the world.

Moreouer, this soaking and standing debt, doth so exercise and afflicte some men deeply engaged, that it takes vp better studies & meditations, it spends much precious time in solicitation of Broaker, Lender, and Suerties; it leaues no free time for praiet & repentance; it drownes the comforts which men otherwise might enioy, when they see how debt consumes them day and night; yea, and continues still, without any diminution of the sum. Much perhaps some borrowers haue in lands, and in reuennues, in possession and expectation,

expectation  
sometimes  
& nihil  
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poore and  
younger c  
nisters rig

If a m  
good with  
the Vsurer  
a yeere, y  
Let vs the  
our selues  
of Billes an  
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and drie v  
line. Yea,  
that he can  
lues and  
cares and  
laborious  
thoughts, l  
ter patrimo  
bles to his  
which cann

ecitation, but as *Alexander* the great  
 times said: *Quid refert si multa habeam*  
*nihil agam*, what matters it if I haue  
 much and doe nothing? So say I, what is  
 the better for a great estate, if debt  
 hold his hands, from doing good to the  
 more answerably, from providing for  
 younger children, from restoring the Mi-  
 series right? and yet, *edawm m m m m*  
 If a man out of debt will doe more  
 good with a hundreth, then a man vnder  
 Vsurers chain with a thousand pound  
 ere, yea and much more chearefully.  
 vs then bee thus farre indulgent to  
 selues, as to shake off the deadly yoke  
 of Milles and Obligations, which manci-  
 ple the most free and ingenuous spirit,  
 drie vp the very fountaines of libera-  
 tie. Yea, they so put a man out of aime,  
 he cannot set his state in order, but  
 is and dyes intangled and pulled with  
 snares; and after a tedious and  
 tedious life passed in a circle of fretting  
 thoughts, he leaues, at last, instead of bet-  
 ter patrimonie a world of intricate trou-  
 ble to his posteritie, and to his sureties,  
 which cannot be managed by those who  
 F vnder-

*Plutarch in*  
*Alex.*



Acts and  
Monuments,  
Vol. 2. p.  
1692. col. 2.

vnderstand them not but to great disadvantage.  
When **Arch-bishop Crumner** (as is recorded in his life, by reuerend M. Foxe) discerned the storme which after fell vpon him in **Queene Maries** dayes, he tooke expresse order for the paiement of all his debts, which when it was done a most ioyfull man was he, that hauing set his affaires in order with men, he might consecrate himselfe more freely to God. This should teach vs all in this tumultuous and raging world, to free our selues so much as is possible, from the bonds of debt to men, that wee may more freely and constantly performe our duties and vowes to God, which will otherwise be interrupted, if not vtterly abolished by worldly cares and molestations; if wee glue them intertainment, as wee cannot choose but doe, so long as wee are in debt.

CHAP.

## CHAP. 9.

*A confutation of such Apologies as men  
plead for their continuing in debt.*

**T**HAT the Apostles counsell of owing  
nothing to any man may the better  
be followed: three things remaine to be  
added to this discourse. First, I would  
shew the vanitie of those Apologies,  
which men haue deuised for continuing  
in debt. Secondly, how to auoid it, that  
we come not into it. Thirdly, how to get  
out of the snare if we be intangled.

That debt is a consumer of credit and  
state, of goods and good name, howeuer  
some men thinke speedier, yet there  
is no question to be made: How so euer  
we see, as a biting of an Aspe,  
the man smiteth with a Serpe, but the poi-  
son disappeareth in selfe through euery  
member till the whole bodie be poisoned:  
So after debt contracted, specially vpon  
the hard termes of usurie, or ill conditi-  
ons the debt is lulled in sleepe by the

words

F 2

sweet-

In Math. 5

sweetnes of the present supply, but the debt passeth as a poison through euery part of a mans substance, *donec totum conuertatur in debitum*, till all be turned into debt, it is *Chrysostomes* comparison. Yet for all that, as the dropsie-man delighteth in abundance of drink, though most hurtfull in that disease, because it satisfies the present appetite: so men in debt alreadie are willing to continue, yea to multiply the same, (because thereby their present need is serued) though it be neuer so pernicious in the conclusion. Let vs see their allegations and accordingly determine.

1. Allegation.

First they hold it lawfull without all question, to borrow when they can, and thinke it conuenient, and make no scruple at all to continue in an vsurious debt for many yeers together, and commonly so far and so long as they can giue security, they will neuer by their good wils come clearly out of debt: for howsoeuer they condemne the lender vpon vsurie, at least in their consciences, though they dare not tell him so; yet they take the borrower to be cleere, and rather to be pitied than censured by any. But in this, as I take it, they

they are deceiued. For, though the case may so be put, that a man may borrow, and ought to borrow, euen vpon vsury, if there bee no other remedy; as, when money is payable vpon forfeiture of a Lease, or of a Bond, or of a mans liuing; and the party that owes it, is vterly and suddenly disappointed by another; then is hee, by the reason of the hardnesse of mens hearts, who will not helpe him at such a need, ineuitably cast vpon the Vsurer, as chusing of two euills of losse the lesse: Yet, to sticke and to continue in the Vsurers furnace, which will leaue a man at last neither mettle nor matter, I hold it to bee vterly against prudent frugality, which is a duety of the eight Commandement, most requisite for the discreet dispensing both of plentifull and poore Estates, and necessary to bee obserued by such as intend an intire obedience vnto God, as well in one thing as in another; without which the royalty of *Salomon*, could not haue consisted for all his riches.

I know that as in full bodies euacuati-  
ons may bee not hurrfull: yet, if a man  
F 3 should

should be purged and let blood every six moneths, without faile, for many yeares together, it would not onely weaken, but at last consume him: So in plentifull estates to bee sometimes straitned and put vpon difficulties, may be of vse to make the rich more cautelous for themselves, and more sensible of poore mens wants. Yet if the richest should be put to do his homage to the Vsurer every six moneths after eight or ten in the hundreth, *per annum*, for many yeares together, and for great summes, without failing or excuse, it would wast by degrees the greatest wealth that is, till it were exhausted and vtterly brought to nought.

Sen. Epist.  
17.

*Reges Parthos non potest quisquam salutare sine munere;* No man might salute the Parthian Kings without a present. A man may not salute an Vsurer *gratis*, nor looke him in the face (which yet must bee done at times prefixed) without the tribute of interest in his hand. Yet is he not mollified at all by this: but, as the Philistines, when they had put out *Samsons* eyes, made him grinde in the Mill: so, when borrowers are blinded with a thicke mist of probabilities

Iudg. 16. 21



probabilitie to iustifie their owne particular case, then the Vsurer makes them grinde in his Mill. All the profit they can make by industry or skill, perhaps by racking Tenants, and robbing the Church, is added to his heape: and when they haue compassed the circle from yeare to yeare, they are iust where they were at first. Now withstanding the yeelding of the interest all the while, yet the debt remains in it. In payment whereof, if any default be made, then forfeitures and suites at law, and costs & damages, then executions vpon body, goods, lands, & imprisonment, till the utmost farthing be paid, do ensue.

Thus the Borrowers thrift is spent, their substance is dilapidated, their wives and children are impoverished, & themselves wearied with labouring for the while, which how it stands with that discrete frugality which God requireth in his most righteous Law, and without which no State can stedfastly hold out: let them whom it concernes examine, for satisfying their owne consciences, and not goe on with security where there is certainty of danger.

This foundation being now laid, that the borrower is not alwaies so innocent as is supposed, let vs hear what men indebted, and not resolved to seeke their freedome, will say further for themselves.

2 Allegat.

Debt is chiefly by borrowing or buying vpon time; I borrowed, saith the seruant of debt, but I purchased with it, and a great penniworth I had at the hands of a young Prodigall, who scatters more in a yeare, then he will gather in an age: him I obserued and humoured, I furnished him with supply for all excesse of ryot, till I found an opportunity to lay out all my stocke, and great summes besides out of the Vsurers stealury. *Torus leuans Lupum sequitur, Lupus ipse capellam*; Thou art

Verg. Ecl. 2.

as a rauening Wolfe to the wanton vnschift, til the grimme Vsurer deuoure you both. But was this well done of thee to worke vpon the ignorance, or necessity, or wilfulnesse, of a raw and vnexperienced Waster, and to build thy rising vpon his ruine? Shall any man be established by wickednes? Was it well done, by crafty insinuation to circumvent thy brother? Is not God an auenger of all such?

Prou. 13. 3.

1. The. 4. 6.

What

What else is this, but, *Crimes stellationis*; the very sinne of couzenage? Yet for all thy cunning, and buying at an vnderualue, do but add to the price, that which is paid for the loane, and in seven yeares it will prooue very deare, vnlesse thou helpe thy selfe in making the poore a prey; and so, *Lucrum tuum*, shall be, *damnum publicum*; Thy private gaine shall be a publike losse: as *Ambrose* obserueth; *Officiorum*, *Lib. 3.* And indeed in most cases it so falls out to bee, even in those which seeme most tollerable. A skilfull Tradesman (for example) lackes a stocke; another that wanteth skill hath money lying by him, to no vse nor profit; here, by the passage of an vsurious contract, the money of the wealthie is accommodated to the industry of the skilfull, and so both become gayners. And may they not both become losers, God denying his blessing to vnsanctified meanes? Is not euery vniust gaine a true losse? Though gain in the Coffer, yet wrack in the Conscience: But of this they are willing not to be sensible. Admit them both gainers in sundry returnes, yet may not the poore Buyer,

Buyer, (honestest then them both) be compelled by this occasion, to pay a higher rate for commodities, without which mans life is not sustained. And where this practise is generall, (Usury being the bewitching sinne of the age as Poligamie sometimes was) may it not turne to the publike detriment of Buyers and Borrowers, when the Seller must proportion the price, as well to the advantage of the Vsurer, as to the industry of such as are employed, and the worth of the thing? May not this raise iust crier and complaints against them both in the Court of heaven? Why doth *Jeremy* cleave himselfe both of lending vpon vsury; and of borrowing vpon vsury, if there may not in some cases be matter of exception against them both?

Jerem. 15  
10.

3 Allegat.

Another alledgeth for his continuance in debt, that, Hee doth it to preserve his ancient Inheritance, which is a good thing and a iust: one would be loath to be the man, in whose person and time, the splendour of a family should be eclipsed. It was the honour of *Augustus*, that hee could say of *Rome*; *Accipi latcritiam, reli-*

qui

*qui in marmoream*; I receiued it of Bricke, I left it of Marble. But, as it is better in a Gangrene to cut off one member, then by suffering it to fret from part to part, to lose the whole: so, when great and grievous debts consume a mans reuerenues, it's better by selling part of an inheritance, though ancient, to cleare the State, then by suffering this Gangrene to overspread the whole, at last to lose all. Antiquity will not pay the rent of Usury: And a debt continued til it be ancient, wil consume the most ancient both inheritance and reputation.

I continue in debt, will another say, that my trading be not diminished: it's great dealing that brings in great gaining: so then, as one notes; *Lucrum est escus sed fraus est laqueus, sic attende escam, ut videas & laqueum*; Gain is the bayte, deceit is the snare; so looke at the baite, that thou discerne also the snare. But commonly in trading men light vpon the snare, committing fraud industriously with both their hands, who yet could neuer catch the baite, the gaine which did allure them. Nor is it any marnell, for in debt

4 Allegat.



Prou. 20. 21

debt continued, there is certainty of losse, but in great trading, aboue a mans ability, no certainty of gaine, nor assurance of Gods blessing, when men take too much vpon them, and will be rich in all haste, against the rule of \* *Salomon*, who teacheth; that, An inheritance hastily gotten, shall not prooue happy in the latter end.

5. Allegat.

Esay 22. 12  
13. 14.

Another imputes his debt vnto great house-keeping, and maintaining himselfe according to his birth and ranke. This is a meere friuolous pretence; for, when God cuts vs short in point of ability, should not we abridge our selues in matter of expence? must wee not be content to cut our Coat according to our cloath? It is the quarrell of God against the Jewes, that when hee called to lamentation and mourning, to baldnesse and sackcloth; behold ioy and gladnesse, slaying of Oxen and killing of Sheepe, eating of flesh and drinking of wine; *As I liue*, saith the Lord, *this iniquity shall not be purged till yet die*. When God, by impouerishing a mans house, calls from superfluity, to a moderate stint, & a stricter course.

course, shall wee goe on in lauishng  
and in spending excessiue aboue our  
meanes? And shall not God abridge vs  
and daily cut vs short, till he haue cast vs  
vpon extremities? *Quiniuste se ordinat*  
*in peccatis, iuste ordinatur in pennis*, He that  
carries himse vniustly in sinning, shall  
bee ordered iustly in the punishment of  
sinne.

*August.*  
*Honor epist.*  
120.

Others lay their debt vpon magnifi-  
cence of building, and furniture, and o-  
ther devices and curiosities, and thinke it  
well bestowed, because they haue not  
spent it in eating and drinking. This kinde  
of delight, though very costly, is yet more  
permanent then those which perish sud-  
denly, in the vse; and of these it is said;  
*Ille sumit quæ facimur inuitis mori*; These  
are the things which make men vnwilling  
to die; which should make vs, whose life  
ought to be a meditation of death, lesse  
willing to set our hearts vpon them, or to  
cast our selues for them vpon the miseries  
of debt. For mine owne part, I see no  
want for vndoing our selues vpon any  
appetite or humour of this kinde. If a  
man will bee sumptuous in the satisfying  
of

6. Alleged.

7. Allega-  
tion.

8. Allega-  
tion.

of any lust whatsoever, the revenues of an Empire will not keepe him out of debt.

Others lay their debt upon preferment of children in Offices, Mariages, Honours or the like, to whom I say, that Christian education in the service and feast of God, and supply of things necessarie for the present and time to come as God inhables vs, and implotment in such vocations, as may yeeld a maintenance to the industrious, that they be not cast upon the cruelties of a meretricious world, is the dutie and task of Parents. The vehement affectation of superfluities of wealth and eminency of honour, may be a staining of pride and covetousnes in vs, how ever God allotte them in his providence to some. Besides it is preposterous to put ourselves in debt for the advancement of one or many, the burden whereof must finally fall upon him that shall inherit it, well or ill. As our fathers could not discharge themselves lastly pleaded that the very procurement of things necessarie and honest, even in a slender manner and measure is the cause of debt to some, the only of all



\* Col. 3. 1, 2

\* Mat. 6. 21

\* 1. Tim. 4. 8

\* Eccles. 9. 1

vs, is, faithfulness and diligence both in the  
 generall and in our particular calling. In  
 the generall of Christianitie the most ser-  
 uent and faithfull are most likely to set  
 their \*hearts, on things that are about  
 where their \*treasure is, and consequen-  
 ly to be more circumspect not to be in-  
 tangled in worldly cares and snares of  
 debt. \* They haue the promises of this  
 life and of that which is to come, by ver-  
 tue wherof while their zeale in wel-doing  
 holdeth firme; they haue many priuile-  
 ges and immunities from the incommo-  
 ences which the like warne do incur.  
 \* That the battle passeth not with the  
 strong, nor the race with the swift, nor  
 ches with the wise, experience sheweth:  
 but the cause of failing in particular e-  
 uents, when fit and pertinent means  
 haue been vsed, is chiefly to be imputed  
 (as I am perswaded) to our grosse defects  
 in our generall calling, so that the way to  
 keep off debt and other worldly incum-  
 brances; and to attaine our desired ends,  
 is a religious conuersation answerable to  
 our Christian calling, and a lively practise  
 agreeable to our profession. Yet faithfull  
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diligence in a lawfull particular calling doth more punctually and directly helpe vs against debt: *The diligent hand maketh rich*, and *The blessing of God maketh rich*, This principally; for without it, *It is in vaine to rise early, and late to take rest*, the other instrumentally; for *Ars alit artificem*, the worke sustainerh the worke man, the art the Artificer, by Gods Ordinance. Euen *Nebuchadnezzar* shall haue his wages for his hard seruice against *Tyrus*, because it was a worke for God, *Eze. 29.20*. If diligence be wanting, pouerty and indigency come speedily and fiercely, and then followes shifting and borrowing, and running in debt, as a iudgement of God vpon idlenesse and negligencie; if diligence bee vsed but not in a lawfull thing, as *Laban* was industrious in circūuenting *Jacob*, and *Saul* in persecuting *David*, no good can bee expected in such a course; *He that soweth iniquity, shall reape affliction*. If one be laborious in a lawfull thing, but without any reference or relation to God and his glorie, no martaille of disappointments and penurie and debt doe insue, because the dispencer of riches

G

and

Pro. 10. 4.

Pro. 10. 22.

Psal. 127.

Gen. 29 &amp;

30. cap.

1 Sam. 23.

24. 26. cap.

Prou. 22. 8.

and pouertie is not sought vnto; it is the Lord that maketh poore and that maketh rich, 1. *Sam.* 2. 7. There is a curse vpon idlenesse though men be rich, as in *Sodom*, vpon negligence and securitie, as in the men of *Laish*, *Judges* 18, 27. A curse vpon vnlawfull practises though men be industrious, as in *Iehoiachim*, whom God would not blesse though he vsed all indouour of heart and hand to get riches, *Ierem.* 22. Yea, there may be a curse vpon the laborious, euen in lawfull things, if God be not first and chiefly sought and serued by such as profess religion, as *Haggai* 1. vpon the children of the Captiuitie, for building their owne houses at their returne to *Ierusalem*, and neglecting the Lords house; for this cause they sowed much, but reaped little, they did eate, and were not satisfied, they did drinke, and were not filled, they were clothed, but not warmed, they earned wages, but were not enriched. Yet at last, when they fell seriously to the worke of God, then hee returned graciously with his blessing vpon them. *Hag.* 2. 19. The way then to auoid both debt, and other

other consuming miseries, is faithfull industry in a lawfull calling, which God vouchsafeth to crowne with his blessing, where the seruice is chiefly entended and done vnto him.

Men of great estate and means are often indebted, *vsque ad stuporem*, euen vnto astonishment; for, where should there be water, if not in the riuers? will you seeke it in ditches, which haue no spring to feed them? Where should there bee plenty, if not among men of great possessions and reuennues? will you seeke it among those who haue no such standing helps to yeeld them supply? Yet, sometimes these men of great possessions, are full of nothing else but debt; and why so? Gods iudgment is vpon them, either for an idle, or an vnprofitable life; or, for actiuity and forwardnesse in vanities and voluptuousnesse; or, for a heavy and dismall hand in sacriledge and oppressions; or, for neglecting the worke and seruice of God, when they will not misse a minute in aduancing their owne. But this they will not see, lest they should turne to him that striketh: \* *God poured vpon Israel*

G 2.

rael

Elsay 42.25

rael the fury of his anger, and the strength of battell, and it hath set him on fire round about, yet he knew not; and it burned him up, yet he considered not: That is, he tooke no notice that this was Gods iudgment, and that his sinne had deserued it: so is it with these men, they see themselves consumed, but will not be brought to lay those sinnes distinctly to heart, for which they suffer and are consumed.

A second way for the auoiding of debt is, discreet and honest thriftinesse: *Pectus gal magnum parsimonis*; Frugality is a great reuennue: the great sancturs are the rich men: hee that hauing gotten great abundance of wealth, by industry or parrimonie, will spend excesssiuely & ryotously about his meanes, though hee bee rich, will quickly come to pouerty; and thereupon Prodigalls are commonly termed, *Decultores*, *Heluones*, *Gurgites*, Spendthrifts, vn-satiabable wasters, and deuourers; such men wil neuer keep out of debt. It is noted of the Roman Common-wealth, that it perished and flourished by thriftinesse and vnthriftinesse: vnder the *Drusi*, the *Fabritij*, the *Cincinnati*, the *Scipioes*, frugall

frugall and moderate men, contemners of voluptuousnesse, it was most flourishing; but, *Abundantes voluptates dis- siderium per luxum & libidinem, pereundi per dendum omnia invexere*; Superfluities of pleasures brought in a desire of spilling and spoiling all by luxurie and wantonnesse, and then the State declined from the former eminencie of brightness;

\* *Hee that loveth pastime shall bee a poore man, and he that loveth wine and oyle shall not be rich*: Voluptuousnesse & vnthriftinesse will make a rich man poore, and a poore man penurious.

This makes the Prodigall hang in the Mercers booke for his clothes, in the Taylors note for making, in the Butchers score for his meate, and in his servants debt for wages; and when thus many hands come to rife one, they will quickly make an empty purse. Yet let all these hands bray the vnthrift as wheat is braied in a mortar with a pestill, and his folly will not depart from him till it bee too late to spare when all is spent. As Adams intemperance in not abstaining from the forbidden fruit did cast him out of Para-

*Linus lib. 1*

*Prou. 21. 27*

*Prou. 27. 22.*

*Gen. 3. 24*



dise into a vale of teares, so riotous wastfulness in any kind, be it in meate, drinke, apparell, building, gaming or any other course of voluptuoulnes, is able to cast a man out of plenty into penury, and out of a free and comfortable estate into debt and danger.

A third way to auoid debt, is a seuer watch ouer our word and promise. Promise is debt, and must bee performed though to our hindrance. Faithfulness in promises is the bond of humane contracts; *Fides inde dicta, quia fit quod dicitur*; So called Fidelity, because that which is said is fulfilled. Circumspect promises are of vse I know to assure true mens words, to secure good mens hopes, to encourage industry, and make it lively in well-doing; but then wee must beware wee bee not like *Antigonus*, *Δειν* That will give; ignominiously so called, because forward in promising, but slacke in performing. Promises are as vowes, much better neuer made, then not made good: *Facile ex amico inimicum facies cui promissa non reddas*; One may easily make of a friend a foe, to whom he keeps not promises.

Hier. ad  
Colaniam.

promises : yet what man almost is there of any competent state, so cautelous and wary that is not sometimes snared in his words, & overtaken with vnadvised foolishshippe. Yet *Salomon* tells vs; that, He is viterly quasht in peeces that is surety for a Stranger: It is the rocke on which many make shipwracke of credite and: *Sponsioni non deest iactura*; Stipulation is not without losse accompanying: it was the *Symbolum*, or memorable word of *Chilo* the Lacedemonian; *Sponde, nee praesto est*: Passe thy promise, and forthwith ensues some hurt, said a greater then hee. I know we should \* beare one anothers burthen, and so fulfill the law of Christ, euen of charity; but to beare anothers burden till I sinke vnder mine own, is no charity but folly; and to pull another out till my selfe sticke fast, is no discretion but destruction both to mee and mine: now, hee that promiseth for himselfe more then hee can performe, or becomes suerty for another in more then he makes account to pay (if the principall debtor sayle) he is snared in his words, he is taken in the words of his owne mouth.

Prou. 11. 15

Gal. 6. 2.

Prou. 6. 1. 2

nor dare I in all cases excuse his conscience.

Fourthly, hee that will auoid the troubles of debt, must reserue something in store against casuall euents; I speake not of publike iudgments, as war or famine, wherewith God visits a Nation in his anger, which are much more preuented or mitigated by repentance and prayer, then by any ciuill policy, but of priuate casualties, daily incidents vpon the persons or states of men; in regard whereof, a man desirous to liue out of debt, must resolve to spend within his compasse, that he may haue somewhat more in readinesse then from hand to mouth. What if sicknesse come, and make one the Lords prisoner, and binde his hands from dispensing his owne affaires? What is more ordinary?

Hieron ad-  
uer. Pelagi-  
anos lib 3.

*Da mihi corpus quod nunquam languerit, aut quod post languorem perpetua sanitate securus sit*; Shew me the body that neuer languished, or that is secure after sicknesse recovered. So long as corporall diseases are spirituall remedies, God will hereby draw vs to the Physitian of our soules. Suppose losses come in the house

or in the field, *Spem mentita seges, hos est enectus arando*; The crop answers not the cost, or the expectation, the cartell are killed with working, or the like, no man hath a perpetuall gale of prosperity. *Deus felicitatibus terrenis amaritudines miscet, ut alia queratur felicitas, cuius dulcedo non est fallax*; God mingleth birternesse with earthly prosperity, that another happiness may be sought, whose sweetnesse is not fallacious.

Horat. epist.  
lib. 1. epist. 7

August. in  
Mat. Serm.  
29.

Suppose Suires at Law come, which to some are ineuitable, for necessary defence of innocency and patrimony, and yet are alwaies costly, whether one winne or lose the thing in question; and dangerous for breeding anger, \* which corrupts the heart as vinegar doth the vessell wherein it doth continue. Suppose a mans charge be multiplied and increased by number of children, poore friends, strangers, by frequent pensions and scrui-ces to the Church or Common wealth; suppose any of these, or many of these doe fall vpon a man that is not provided before hand for them, hee cannot chuse but runne in debt, he must borrow where hee

Aug. ep. 87.

he can; and lending vpon any tollerable termes is in a manner out of date. Let e- uery man therefore so husband the oppor- tunity of thriving and plenty, as wise men doe of Vintage and Haruest against har- der times ensuing, lest the storme arising from the mutability and vicissitude of earthly transitory things, ouerwhelm him with debt, as the whirle-winde doth the vn- wary Traueller vpon the Alpes with snow.

Lastly, there are baits to catch the most thriving & circumspect men in the snares of debt; Ouer-purchasing, and o- uertrading: and, which is a consequence of these, vurious contracts. Ouer-purchasing, and Ouer-trading are delightfull burdens, if a man can bear them without straining conscience or credite, or, with- out hazarding the principall, to compassse the ouerplusse; yet, because the ayming at superfluities and excesses, is but the fruit of an inordinate appetite, it were better to restraine both our actions and affections, to that which wee are able to wield, then to runne so greedily vpon the world: *Qui periculosior est blandus, quam molestus*



*molestus*; Which is more dangerous, when it flatters vs, then when it afflicts vs? When it allures vs to loue it, then when it compells vs to despise it: *He that loveth the world, and the things of the world, the loue of the father is not in him.* Why then should wee so wilfully and so eagerly embrace the world? the moderate loue whereof, as it is an alienation from God, and from the comfortable refreshings by the light of his countenance: so, instead thereof, it casts vs upon the mercies of the cruell, the Usurer I meane; *Qui alienas negotiatur miseras, & lucrum suum alterius aduersitatem facit*; The Usurer, I say, whose trafficke and trade it is to make men miserable, and to raise his gaine out of other mens aduersitie, he is saith *Chrysostome, Quasi manum suscipiens & in naufragium impellens*; As a mantaking one by the hand to pull out of the water, but kicking him backe againe to the shipwracke of his substance, and of himselfe, which is a rude and a barbarous part in any, to hurt infallibly, whom he pretends to helpe. This is one of the bitter potions which the world reacheth forth

1 Ioh. 2. 15.

Eph. 6. in  
Mat. 6.

forth to Ouer-purchasers, and Ouer-traders, which they are forced to drinke to the very dregges, when they cannot bee content to walke within their compasse. As a man cannot touch pitch but bee defiled therewith: so hee cannot deal with Vsury without detriment, *ipso facto*, the first moment.

## CHAP. 10.

Directions how to get out of Debt, if wee be already intangled.

IT may be these directions, for auoiding Debt, come too late for many men, who haue hitherto erred, not considering the danger; and haue run constantly in a course of multiplying Debts, euer since they were of age and discretion to procure credite by giuing security. So that they may say of Debt, as the Strumpet *Quartilla* did of her virginity, *tamen mecum iratam habeam, si unquam memin-nerim virginem fuisse*, So let me haue the displeasure of my *lupo*, if euer I can remember my selfe a Virgin; The like may

Petron. Sa  
tyr.

many a man say of this; *Mammona me-  
um iratum habeam*; So let mee have the  
displeasure of my *Mammon*, if euer I can  
remember my selfe out of debt; but I  
was alwaies a borrower of little summes,  
when I could not speed in greater.

To these now I say, that if they be so  
hardened with custome of owing, that  
they haue setled a resolution to liue and  
dye in debt: then indeed my counsell ei-  
ther of eschewing debt, that they come  
not in, or of quitting themselues, being  
in already, can do them little good. They  
will despise it as a barren and naked con-  
templation of a man without experience,  
who makes no difference between a  
meere Scholler, and a man wholly exer-  
cised in worldly affaires. Well, let them  
hold their course, if it will be no better, I  
leauethem to the Vsurer to bee braied in  
his mortar; or to the office of Insurance,  
to be stript of thousands by the lumpe,  
while they are catching after semps by  
the morsell.

There are others also, whose case falls  
not within the compasse of my aduise,  
such I meane, as are either desperate  
Bankrupts

Dion Rom.  
Hib. lib. 51

Bankrupts professedly ; or, indeed and in truth, being indebted for great summes, are little worth, and haue no possibility to pay. For, as the *Pysli* of *Lybia*, who had power to cure the byting of Serpents, by sucking the venome out of the wounds, could not helpe\* *Cleopatra*, *Queene of Egypt*, smitten with Aspes, or with a poysoned Needle, or Crisping-pin, because the poyson was dispersed through all the veines, and had damped the vitall spirits, before they came : And, as *Physitians* vnderstand not to worke a cure whete the principall parts of the body are wasted away : so, where Debt hath run through every part, and hath searched euery veine of a mans substance, and as a poyson hath fretted in true calculation both goods & lands, it is past my skill to prescribe any remedy, to get out, where there is no matter to worke vpon. I can onely leaue such to the mercy of God and men, as *Physitians* doe their Patients in desperate diseases. I addresse my selfe to those, who hauing something left, are willing to improoue the remainder of their time and state, in getting

ting and keeping themselves out of debt.

The first direction for comming out of Debt, is that which *Salomon* giues for getting out of suertiship, *Prov. 6. 3, 4, 5.* Submit thy selfe, and entreat thy neighbour, sollicite the Creditour, *ut diem amplius*, to haue patience with thee, and to grant some respite: sollicite the Debtor, for which thou art engaged, *vs fidem liberet*, to cleare his fidelity by keeping promise: sollicite thy friends to enterpose themselves, to mediate for thee, to put to their helping hand. Give thy selfe no rest, nor sleepe to thine eyes, till thou be deliuered as a Roe from the hand of the Hunter, or as a Bird from the Snare of the Fowler. Delay breeds danger, put it not off. If we must doe thus when we are engaged for others, how much more when the debt is our owne.

All meanes must be vsed instantly, importunately, not to renue the bond from six moneths to six moneths, till many years be expired, that is a meditated continuance in the snare, and an addition to the debt: as if a man in fetters & chains, should



should entreat that one ten pound more, one todd more, one hundreth weight more might bee added to his Shackles, and laid vpon him. But all meanes must bee vsed by submission, by composition, by helpe of friends, satisfaction must bee given to the vitermost that the state will beare, before it bee cleane wasted, that it may manifestly appeare, that wee are truly willing not to delude the world, nor to raise our selues a fortune by defrauding others; but so farre as wee are able to giue contentment, and where power faileth, to craue remission or respit, without further aggravating the burden by interest. Nor must these serious endeauours bee deferred, but as the

\* captiue hasteneth to bee loosed, that he dye not in the pit, and that his bread faile not, so must we quit our selues, that debt pine vs not in the pit. Say not, He is my friend, he will spare me, I need not feare, he will use no extremity; for, if he be a free lender, he will not bee a long lender, he deserveth currant & speedy payment. If the Creditor be an Vniuerser, then the debt is nothing mitigated, but doubled by

Eley 51. 74

by continuance, though thou sleepest thus indebted, yet thy consuming disease sleepeth not: this worme dyeth not till the debt be payed.

*Qui non est hodie: cras minus aptus erit;*  
The longer in debt, the lesse able to discharge in the burden will increase howe-ly, and thy ability will be deminished by the very edacity of debt. Follow then the Prophets counsell; *Give no sleepe to thine eyes, nor to thine eye-lids any slumber, till thou bee deliuered as a Deere out of the snare.* I cannot but interprete the counsell of *Salomon*, as an intimation of deliuerance, if it bee followed. I take it for a rule, that obedience to holy authentick counsells and precepts, is alwaies an assurance of good successe to him that practiseth the same, which hath made me importunate in vrging expedition. All things I know must haue a time, and inveterate diseases are not cured in a moment, onely bee impatient till thou finde the means, and restlesse in the way of getting out of debts: which way I will set out as a second remedie.

Prou. 6. 4.

That contraries are cured by contra-

H

rics

ries is often true, and certainly in this  
*Egressus malitia, virtutis operatur ingres-*  
*sus, Ambrose;* The out-going of wic-  
 kednesse works an entrance vnto good-  
 nesse. If a man came in debt by intempe-  
 rance, he must come out by sobriety; if  
 by ryot and voluptuousnesse, hee must  
 binde himselfe to a stricter and seuerer  
 course. *Legimus quosdam* (saies Hierome)  
*morbo articulari & podagra humeribus la-*  
*borantes, proscriptioe bonorum ad simpli-*  
*cem mensam & pauperes cibos redactos con-*  
*uulisse:* Wee haue read of some, who  
 being sicke of the Gout through abun-  
 dance of humours, did recouer their  
 health, being forced to a poore and slen-  
 der dyet by confiscation of their goods.  
 As extrauagant humours are cured by a  
 sparing dyet, which came by ryotousnesse,  
 so all other superfluities are tempered by  
 moderation. Hee therefore that ran in  
 debt by any excesse, must come out by  
 order, and a discreet method of circum-  
 spect mediocrity. If a man came in debt  
 by ouer-purchasing, he must be content  
 to sell; if by ouer-trading, hee must not  
 overlay himselfe with that burden, vnder  
 which

which he hath sunke already; it by lump-  
tuousnesse in apparell, if by curiosities in  
building: these superfluous expences  
vpon our lusts must be cut off. Men must  
not imitate\* the magnificence of *Lucul-  
lus* without the wealth of *Lucullus*; no,  
nor yet of *Salomon*, he liued in a golden,  
we in an iron age. Finally, if a man came  
in debt by idlenesse, and sloath, and vn-  
profitablenesse; hee must struggle out by  
a contrary course of diligence and indu-  
strie, and employment in well doing. A  
necessity lieth vpon him so to doe: for e-  
very man is bound to eate his own bread  
which he can neuer doe, that paies not his  
debts truly, but liues and spends vpon a-  
nother mans stocke and substance, taking  
the iniury vpon himselfe, but leaving the  
iustice and mercie to another.

But alas, may some man say (in preiu-  
dice of this aduice) how little can one  
mans industrie and frugality auaille, in the  
remouing and overcoming of great  
and consuming debts: these are about the  
power and reach of a man already sunke  
and detained in his estate. To this I an-  
swer, First, that the diligence and fore-

Albenew  
lib. 6. ca. 8.

Gen. 30.  
27. 30.Gen. 40. 10  
Chap. 48.Ruth chap.  
2. & 3.

Luk. 15. 21.

cast of some one man may be of great efficacy in it selfe, for the accomplishment of great matters, if God bee with him; \* as of *Jacob* in the seruice of *Laban*, whom God blessed for his sake, and entreated his little into a multitude. So \* of *Ioseph* in *Pharaohs*. Also the diligence and prudent frugality of one may bee of consequence in the example to many, as *Boaz* may be a patterne in this kind to all posterity: how did he follow the businesse himselfe? How were his eies on the Seruants, on the Reapers? euen on the gleaners? hee doth euen lodge in the midst of his husbandry.

Secondly I answer, that diligence, bristinesse, temperance after a rude and viruly course, are not so much to be considered in themselves, as in the blessing of God annexed vnto them, which can as well draw men out of debt, as adorne them with riches. If \* the prodigall be neuer so needy, yet if the father will receiue him vpon his submission, the ragges will quickly bee changed into robes. This changing also of the former mildew into a state of reformation, is the

finis

c. 11

solucence



solutenesse and luxury into diligence and sobriety, is an euidence and an exercise of true repentance; without which, no release nor deliuerance from the iudgments of God, which haue ceazed vpon vs, can be expected. Whereas vpon repentance and amendment, which implies an intire change of the minde, and of the manners, and a lively accommodating of our will to the worke, and of our best endeauours to the accomplishment of our iust desires: deliuerance in due time may be expected, as well from this of debt, as from any other iudgment of God. His hand that laid it on, can take it off againe, if he be sought vnto by seruent praier and supplication, which I willingly propound as the next remedie and speciall helpe against debt.

In those things which are meerly ciuill, and are transacted by dexterity in managing worldly affaires, it is a hard thing to make men beleue (so that industry and skil bevsed) that prayer is of any great consequence for good or bad euents. This makes the Day-labourer, the Artificer, the Husbandman (for most part) fall

Phil. 4. 6.

2. Chro. 6.  
29. 30.\* Psal. 50.  
15.

down-right to his worke, without any set-  
 invocation of God, more then perhaps a  
*Pater noster* in hast, or some other word of  
 course, without intention of the spirit.  
 As they deale in other things, so likewise  
 in this of debt; they are sensible of the  
 burden, and capable of all polinike direc-  
 tions, tending to their ease; but how  
 praier and debt should haue any relation,  
 or the one giue furtherance to the remo-  
 uing of the other, they are not willing to  
 conceiue. And hence it is, that being  
 perplexed in this labyrinth of debt, they  
 cast away their confidence, nor seeking  
 any issue or helpe by praier; yet \* *Paul*  
 hath taught in all things to make our re-  
 quests knowne to God by praier and sup-  
 plication. If in all things, why not in  
 debt? \* *Salomon* hath taught vs; that,  
 When a man shall see his owne plague,  
 and his owne disease, and shall make his  
 moane accordingly, God shall heare him  
 in heauen. Now they, who are for other  
 things in a kinde of stupidity, yet acknow-  
 ledge debt to bee their plague and vndo-  
 ing: Why then vse they not the remedy  
 prescribed by the wisest? \* *God* himselfe  
 encouraging

encouraging to call vpon him in the day of trouble, and they esteeming this to be the vicer of all their trouble? If the house cannot be builded, if the Citie cannot be guarded without the Lord; if nothing can be done by early rising and late resting, but onely so far as God puts to his helping hand, working in vs and for vs: why then is not hee entreated for his assistance, in this difficulty of debt, as well as in other things? When *Amazi-* asked the man of God, who forbade him to take the Ephraimites into the battle against the Edomites, because God was not with them, what then should become of the hundreth talents, which he had giuen them for their helpe? cannot God, said the Prophet, giue thee more then this? So say I to him that trembles at the inundation of debt vpon him; Cannot God, if he were sought vnto, giue an issue out of this? Cannot God, if the stumbling block of thine iniquity, (which makes the separation, and hinders good things from thee) were remoued, giue euen more then this? If it bee replied; That God worketh men out of debt, by

2. Chr. 25. 9

meanes, which thou hast neither in thy power, nor in thy view. To this I say, that prayer it selfe is a means, wherby all other helps & practises receiue their force, vertue, & successe, which haue failed hitherto for want of this. Faithfull praier puts a man vpon the cheerefull vse of subordinate meanes, and binds to such pertinent courses, and serious endeauours, as are most likely to remoue, or at least to mitigate this languishing consumption of our estate. All our policies without this are but, *Arena sine calce*, Sand without Lime. They will not hold together when wee haue most need of them, but like vntempered mortar, will fall asunder. Let earnest praier be ioyned with frugality, skill, and diligence, and payment so far as our ability will extend; and then expect with comfort the end that God will giue.

Suppose when all is done that is directed or deuised, that we cannot for all this satisfie the Creditour; yet this shewes a mans repentance for his former indiscretion, and his true desire to make satisfaction, when hee seriously sets himselfe to make such payment as to him is any way possible

possible: which though it come short of contenting the Creditour, may notwithstanding serue to pacifie the conscience of the Debtor, which will bee surely clamorous where iustice is not done to a mans power, by yeelding euery man his owne.

I know some cruell Lenders will bee bitter & violent in exacting, which makes the clamours great of oppressed Borrowers, *Nehem. 5.* yea, secessions of the poore, and separations from the rich, as appears in the \* Roman story, but no cry is so intollerable, as of a tender conscience, if debts and duties be not faithfully performed. Let vs therefore not remaine indebted any thing to any man, but pay euery man his due, not out of constraint onely, but euen for conscience sake.

I end with *Aquinas* his words vpon this place, *Ita plene omnibus omnia debita persoluantur, ut nihil remaneat quod soluere debeatis;* Pay all your debts so fully vnto all, that (so farre as is possible) nothing rest behind which ought to be paid; the debt of loue onely excepted, which followes in the next place. Hitherto of ciuill and mixt debts.

*Liuius Dcc.*  
1. lib. 2.



## CHAP. 12.

*Of the sacred Debt of Loue, that we  
ought to loue one another, and why?*

**B**UT that yee loue one another.] As is  
the Obligation, such is the Debt: ci-  
uill obligations cease when the pecuniary  
debt is paid, but the bond of loue among  
Christians is perpetuall; so that as wee say  
of thanks in case of benefits receiued,  
*Gratia agenda & habenda*; Thanks must  
be giuen and held as still due: so of loue  
it is, *Debitum semper reddendum & semper  
habendum*; A debt which alwaies is to be  
paid, and yet alwaies continues payable;  
*Rom. 1. 14* I am (saith Paul) a debtor, both to the Greci-  
an and Barbarian, both to the wise and to the  
vnwise; hee meanes the debt of loue and  
of seruice. The instruction is this; That  
Loue and Chariry is a due debt, perpetu-  
ally to be performed by one Christian to  
another; *Let brotherly loue continue, Heb.*  
*13. 1. Thou shalt loue thy neighbour as thy*  
*selfe, I am the Lord, Levit. 19. 18. Be-*  
*loued*

loued, let vs loue one another; for loue is of God, and euery one that loueth is born of God and knoweth God. 1. Ioh. 4. 7.

\* *A new Commandement giue I vnto you, that yee loue one another.* How a new commandment? *Austine* answeres, *quia ex veteri induit nos nouum hominem* Because the old man being put off, it puts on vs the new man. Whereunto I adde this, that when the Scribes and Pharises by false glosses and corrupt interpretations had put it out of date; \* Christ restored it by a true interpretation, and reuiued and illustrated it by his owne practise and example; as *Paul* also doth obserue, *Eph. 5. 2. Walke in loue as Christ hath loued vs,* and *Phil. 1. 9. This I pray that your loue may abound more and more in knowledge, and in all iudgement.* To walke in loue intendeth a proceeding and going forward till wee come to an eminencie, and this we should indeuour.

First, because it is a good thing and a pleasant, that brethren, should dwell together in vnitie and amitie. Some things are pleasant that are not good, as vnlawfull gaines to a couetous man. \* *Balaam* loues

Ioh. 13. 34

\* Mat 5. 43.  
44. & 5. 45.  
&c.

Reason. 1.  
Psal. 133. 1.

2. Pet 2. 15.

\* Heb. 11.  
25.

Pfal. 133. 3.

\* Rom. 5.  
2. 10.

loues the wages of iniquitie to his hurt: some things are good that are not pleasant, as to suffer affliction, so \* *Moses* did with the people of God: But the loue of the brethren is both good and pleasant: Good, because agreeable to Gods will: Pleasant, because comfortable to the heart of man to inioy the societie and communion of Saints: both good and pleasant, \*because God hath commanded his blessing to rest vpon the vniue of brethren in that which is good.

Secondly, Christ hath loued vs being his \*enemies; therefore we ought to loue one another: If Christ haue taught vs this, not only by precept, but also by example, and by illustration of the precept in his owne person, should we not herein conforme our selues vnto him? Should not euerie one accommodate himselfe to that, which is the proper end and vse of his calling? Should not the Shepherd feed his flocke, the Pilot at Sea guide his Ship, the Captaine in warre exercise militarie discipline? Should not the watchman keepe his watch? Now brotherly loue is as proper and peculiar to Christi-  
ans,

ans, as any of these seruices to the vnder-  
taker of them. By this shall all men know,  
that ye are my disciples, if ye loue one a-  
nother, *Iob. 13. 35.*

Thirdly, many excellent things are  
spoken of loue: it is \*the end and scope of  
the Lawe; *Vt est in medicina sanitas*, as  
health is the end of Physicke. It is the  
summe of the Lawe sayth Christ, *Mat.*  
*22. 40.* Where hee speaks of the loue  
of God, and of the loue of man jointly:  
In which sense it is noted to bee a tran-  
scendent vertue required in euery com-  
mandement. It is the \*bond of perfecti-  
on, *quo omnia hominum inter se officia con-*  
*tinetur & coherent*; wherein all the du-  
ties which passe betweene men are com-  
prehended and combined. As faith is the  
bond of our vnion with Christ, so is loue  
of our communion with our brethren, the  
members of Christ, in which two consists  
the perfection of the mysticall bodie. It  
is called here the fulfilling of the Lawe,  
both in this verse and in the tenth, be-  
cause, *qui diligit, non vnum aliquod pra-*  
*ceptum obijt, sed in genere prastitit quod lex*  
*ubet*, he that loueth, obserueth not some  
one

3.

\* 1. Tim. 1.

5.

\* Col. 3.

14.

one precept, but performeth in generall  
what the Law iniointeth, but of this in the  
next place.

4.

Cyprian.  
Ep. 8.

4. Fourthly, where loue is not, the life of man is like a perpetuall tempest, here rushing, and there blustering, here bearing and there bearing downe all before it; without this wee still doe liue in the gall of bitternesse and bond of iniquitie: where this failes, mischiefe comes in place thereof; dissentions, discords and such curses as accompany them. *Nouem- nassens fratribus haec mala, si in unum fraternitas fuisset animata.* Such euills had not befallen the brethren, if the brotherhood had held together in one mind: Let vs therefore nourish this precious charity in our hearts, in obedience and true conformity vnto Christ; as also for the worthinesse of the grace it selfe, and for our owne refreshing and consolation in our pilgrimage here on earth.



## CHAP. 13.

*Of the diuersities of loue, and of the nature  
of Christian religious loue, towards  
one another.*

**B**UT that ye loue one another.] We haue  
a rule euen in moral discipline that the  
praise of vertue consisteth in action. This  
is as true of loue as of any other whatso-  
euer, \* in this preferred before faith and  
hope, not simply, but because it is diffu-  
sive of it selfe to the vse of others, where-  
as these are confined to the person of the  
beleeuer. Wee haue also another rule  
that whatsoever wee would that men  
should doe vnto vs, euen so should we do  
to them, for this is the Law and the Pro-  
phets: *Mat. 7. 12.* But wee desire that  
men should loue vs, and accommodate  
themselves to our seruice; therefore it is  
a naturall and a perpetuall debt to do the  
like vnto them.

Now that loue may be diffusive of  
it selfe in precious streams, and operative  
with approbation of God and of man:  
let

1. Cor. 13.  
13.

let vs choose out among the seuerall kinds of loue, 1. the most excellent in nature, 2. the best esteem'd in quality, 3. the most beneficial in the operations & fruits of it.

For the first, wee must obserue that there are diuerse kinds of loue; as naturall affection whereby wee loue our Parents, Children, and Kindred. Hee that hath not this is worse then brutish: euen beasts cherish and suckle their young ones. This though a Christian cannot want, yet a reprobate may haue. There is a ciuill loue, the obligation whereof is domesticall or politicall societie. Meere naturall men yeeld this for mutuall commodity and consolation. There is a morall loue consisting in an exact compensation of affection with affection, of benefice with benefice, which falls short indeed of that loue which here we seeke, as our Saviour shewes, *Mat. 5. 46. 47.* It may be in regenerate men, yet it is a great furniture, to the producing and preseruing of the charity, whereof we speake.

Greg. 7. c.  
2. c.

Nothing so auailable unto loue, as compensation of affection: which is expressed by

by mutuall offices, *Vis ut amaris, ama;*  
Wilt thou be beloued, then do thou loue.

Lastly, there is a christian religious loue, which is a sanctified affection, whereby our hearts are ioyned either to our brethren in the faith, in contemplation of Gods image in them, shining in an eminency of Graces; or in respect of the common hope of our calling, declared by outward profession; or else whereby we wish and doe good to our enemies, in obedience to him who hath commanded vs so to doe.

There is not any kinde of these loues aboue mentioned, but it is a debt; and so is this christian religious loue also; and must be duely paid. First, in respect of the communion of Saints: there is one body, one spirit, one hope of our calling, one lord, one faith, one baptisme, one God and father of all, *Eph. 4. 4, 5, 6.* If a three-fold cord bee not easily broken, how much lesse this of loue in such a concurrence of inuincible obligations? It must also be paid as an homage to God, who will take no notice of our loue to him, vnlesse we loue our neighbour, *Then*

*Eccle. 4. 12*

shalt love thy neighbour as thy selfe, I am the Lord, *Leuit. 19. 18.* as also *1 Iob. 4. 20.* Hee that saith hee loneth God and hateth his brother, is a lyar. who so loneth not his brother whom he hath seene, how can hee love God whom hee hath not seene?

Thirdly, it must bee paid, in regard of mutball offices and duties, as of tender affections and earnest prayers for one another; the intercourse whereof cannot be stopped among Christians. *Maiores frateritas Christi, quam sanguinis*; Brotherhood in Christ is stronger then in blood. If kinne will creepe where it cannot goe; christian charity cannot chuse but be diffusive of it selfe, from the highest to the lowest. \* As the precious ointment from the head of *Aaron* to his beard, and to the skirts of his garment: as the dew of *Hermion* vpon the hill of *Zion*; so this loue imparts it selfe by a co-operation of Gods spirit, to the comfort and refreshing of high and low, pertaining to the couenant.

\* *Psal. 133.*  
2. 3.

Moreover, as in ciuill debts, so also in sacred, the paiement must be currant. It is not the loue of brethren in euill, bee it  
neuer

neuer so strong that will serue the turne ;  
 such concord is a conspiracy, as in \* *Simeon*  
 and *Leui*, in the outrage vpon the She-  
 chemites. It is not the doting of \* *Samson*  
 vpon *Dalilah*, or of *Zimry* vpon *Cosby*, be  
 the men neuer so great, that will serue the  
 turne, this is but carnall lust. The currant  
 loue which beares the stampe of the San-  
 ctuarie, must bee deriued \* from a pure  
 heart, a good conscience, & an vnfaigned  
 faith ; this is the right myne out of which  
 it must be taken. And in this respect the  
 christian loue doth as much surmount all  
 carnall loues, as gold or silver doth cop-  
 per or lead ; which makes mee wonder,  
 why we should bee so ambitious of the  
 friendship and countenance of men no-  
 toriously sinfull, seeing how much soeuer  
 they are beloued of vs, yet they can but  
 giue vs drosse for gold, chaffe for wheat.  
 True christian loue indeed, as it is a noble  
 heroicall grace, so can it not proceed but  
 from a sanctified originall.

Gen. 34. 25.

Judg. 16. 4.

&amp;c.

Num. 25.

15.

1. Tim. 1. 5.

I 2

C H A P.



## CHAP. 14.

*The qualities of religious Loue.*

**A**S is the nature of religious Loue, so are the qualities holy and heavenly. These are three; Patience, Constancy, and Feruency: Loue is patient; Charity suffereth long, and is kinde; it is not easily prouoked, it beareth all things, it endureth all things, 1 Cor. 13. 4, 5. 7. The Israelits depose *Samuel* from his government, as great an indignity as could be deuised; yet, *God forbid* (saide hee) *that I should cease to pray for you, or to shew you the right way*, 1. Sam. 12. This was the patience of his loue, to recompence good for euill. *Saul* persecutes *David* bitterly; *David* hauing his life in his power twice, takes not the opportunity of private reuenge, but dismisseth him safe; this was the patience of his loue to the Lords appointed; *Patientia vera est, qua ipsum amat quem portat*; It is true patience to loue him whose weight we feele. Thus the nurse beares the vnquietnesse of her child

1. Sam. 24.  
5 & 26. 11.  
&c.

¶ *Greg. Hom.*  
7 in *Ezech.*

child, that breakes her sleepe: the Minister the ignorance and wilfulnesse of the opposite: the husband and the wife suffer the infirmities of each other without grudging or repyning, because there is true loue in the flesh, and in the Lord. As is the measure of Loue, so of Patience: much loue, much patience. Loue is strong as death, being supported with patience. Whereupon also doth depend the next property which is Constancy.

The Apostle hauing said, that *Charity* beareth all, and endureth all things; inferreth in the next words; *Charity never faileth*, 1. Cor. 13. 8. *Charitas in diligendo non deficit; sed proficit*; Charity in louing goes not backward but forward; as appears in the *Philippians*, whose loue abounded more and more. The loue of *Ruth* to *Naami*, makes her cleave vnto her constantly, though shee had perswasions, and example, and discouragements to the contrary, yet the resolution was; That nought but death should make a separation. The like stedfastnesse is in the loue of *Paul* towards the *Corinthians*, though the more he loued them, the lesse he was

I 3

beloued,

*Aquin. in  
hunc locum*

*Ruth 1. 16  
17.*

beloued, *Yet will I spend most willingly*  
*(saith he) and will bee spent for your sakes,*  
 2. Cor. 12. 15.

Jerem. 38.

True loue is not apprehensiuē of offend-  
 ces, nor alienated vpon sleight occur-  
 rents, though the seruices of loue bee  
 sometimes costly, as in relieuing the  
 poore: and the labour of loue sometimes  
 painfull, as of *Ebedmelecke* in drawing  
*Jeremy* out of the dungeon of *Malchiah*,  
 hazarding thereby the displeasure of  
 Prince and State. Yet loue, armed with  
 constancy, persisteth in good purposes a-  
 gainst all difficulties & oppositions what-  
 soeuer; yea, when many other eminent  
 gifts doe cease, yet shall loue continue, 1.  
 Cor. 13. 8. 9.

The third quality of this loue is Fer-  
 uency. *Above all things haue seruent*  
*loue among your selues,* 1. Pet. 4. 8. This  
 sets an edge on loue, it keepe it from  
 languishing, it suffers not so gracions an  
 affection to settle vpon the lees of slug-  
 gishnesse, but will quicken it as a rake-  
 master, exacting daily the seruice of the  
 day, it will make vs restlesse til some good  
 be done, and sensible in case we faile: as

is noted of *\* Titus* the Emperour, when he had not done some memorable good, he would lament the losse of such a day. Feruency will make vs sow our seed in the morning, and not suffer our hand to cease in the euening. Want of feruency in our loue, makes vs vnprofitable in time of need; like the Priest and Levite to the man that was wounded and halfe dead, they looked on, and perhaps pitied him, but passed by the other way, without vouchsafing any reliefe at all: So is the common temper of mens loue, they thinke themselves in charity, else God forbid, they hate no body, they hurt no body, they are no quarrellers, or otherwise iniurious; thus they make faire weather with all: but let a man fall into some extremity, and then they will not ease his burden with the least of their fingers. It is Feruency must make our loue active & vifull, and which must make vs like the good Samaritane, ministring to the distressed as wee are able, and they haue need, *Neuer turning our eyes from our owne flesh, Esay 58. 7.*

*\* Hieron. in  
Epist. ad  
Gal. cap. 6.*

*Eccle. 11. 6.*

*Luk. 10. 30  
31. 32. 33.*

## CHAP. 15.

*The effect of loue, with rules to dispense the fruits thereof, and a complaint for the neglect of it.*

**T**He religious loue thus qualified will quickly shew it selfe in the fruits and effects; it will sweeten and season all our actions, making vs full of mercie, and as *\*Paul* speaks of the Romans full of goodnesse. If you would know wherein this loue must and may bee discerned; I answer euen in all things. Let all things be done in loue, is the Apostles direction, 1. Cor. 16. 14. Because without this, the best things degenerate and turn the edge: *\* Knowledge without loue puffeth vp. \* The gift of tongues and prophetic, without loue, is as a vanishing sound. Almes without loue is ostentation. Martyrdome without loue is fruitlesse and vnprofitable. Let mee speake it as it is; as faith without workes is dead: so workes without loue are counterfeite and hypocriticall. \* Let loue be then without dissimulation, in all our do-*

Rom. 15. 14

\* 1. Cor. 8. 1

\* 1. Cor. 13.

1, 2.

Rom. 12. 9



ing, which will make them passe more sweetly then all the springs of *Lebanon*. If we further inquire when and to whom this loue must be shewed, that also is set downe, *Gal. 6. 10.* While we haue time let vs doe good vnto all: *vs rē ipz arēn, tē rē* *vs rē*, the time of working is the time of liuing; and though there may bee difference in the opportunities: yet shall we neuer want such as will want vs. Which burden for all that, where loue is, will not seeme tedious. *Charitas facit ingum leue:* Loue makes the yoke easie. \* *Jacob* endured a hard seruice vnder *Laban*, of seuen yeares for his daughter *Rachel*, yet they seemed in his eyes but a very few dayes, because he loued her.

If yet we further aske in what manner this loue must be declared: That also is set downe, *1. Ioh. 3. 18.* Little Children, let vs not loue in word and in tongue: hee meanes, not in bare verball complement only, (for words otherwise must bee the Interpreters of the heart) but in deed and in truth; our loue must be reall and beneficiall; if it be barren, it is certainly counterfeite. If this precious treasure be in our hearts

Theophilus

Gen. 29.20

Ruth 2. 13.

Ruth 3. 18.

hearts, wee ought not to hide it; concealed loue is like concealed learning, ynprofitable. We must professe it then to the comfort of our brethren, \* as Boaz spake to the heart of Ruth, yea and expresse it too as hee did: \* he rested not till he had done her good in the highest degree. Thus *Mordocai* procured the wealth of his people; and spake peaceably to all his seed, *Esther* 10. 3. Hee was beneficiall in word and in worke.

Besides these generall directions y for the better dispensing the fruites of our loue there are certaine speciall rules to be obserued. First wee must consider our owne ability, and our brethrens necessitie, accommodating the one to the reliefe of the other, as the plaister to the sore.

\* 2. Cor. 9. 6.

1. Tim. 6. 17.

Prou. 17. 16

If our ability be great, then \* by sowing plentifully we shall reape plentifully, and \* lay vp a good foundation against the time to come. This sheweth want of loue in those who hauing great ability, doe little or no good therewith; like *Nabal* and the rich Glutton, who had great abundance, euen a \* price in the hand, but wanted a heart to vse it. They feared to lose

lose their wealth by giuing, but feared  
 not to lose themselves by keeping it. If  
 on the other side, our wealth be small, yet  
 if our good will bee great, it is accepted,  
 as were the Widowes two mites, *Luk. 21.*  
 3. He that is faithfull in a little enters in-  
 to his Masters ioy *Mat. 25. 23.* God crow-  
 neth the inward will, where he finds not  
 the outward wealth, saies *Aspin.* If  
 there be a willing mind, it is accepted by  
 him who iudgeth not after the outward  
 appearance, but beholderh the heart. Yea  
 though some must say with *\*Peter, Siluer*  
*and gold haue I none,* yet loue is as effectua-  
 all, in dispensing the spirituall talent as the  
 temporall. Those who haue not the  
 worldly goods, may be helpfull and bene-  
 ficiall, by powring out faithfull prayers,  
 as *Iob* did for his three friends: or by mi-  
 nistring a word of counsaile, admonition,  
 or exhortation at our need. He that doth  
 so, may turne a sinner from going astray,  
 hee may *save a soule from death, and conuer-*  
*te a multitude of sinners.* *Iam. 5. 20.* Abili-  
 tie must bee improued according to the  
 condition of it: which that it may be with  
 successe, we must also consider the neces-  
 sities

2. Cor. 8. 12

Acts 3. 6.

\* Iob. 42.  
8, 9.

Gal. 4. 19.

\* *August.*  
*de catechiz.*  
*rudib. cap.*  
 15.

Act. 20. 33.

\* *Eph. 6. 19*  
*Col. 4. 3.*  
*2. The. 3. 1.*  
*1. Sam. 25.*  
 8.

sities of those with whom wee haue to deale. Loue trauailes in paine with some, till Christ be formed in them; as Paul did with the Galathians; with others it is weake; to some it stoops; it raiseth it selfe to others; \* *alijs blanda, alijs seuera*; nulli inimica; *omnibus mater*; gentle to some; seuerer to others, an enemy to none, a mother to all. Some haue more need of our prayers then of our purse, of our counsaile then of our commodities, of our good example then of our goods: Paul \* *craves* neither silver nor gold, nor raiment; but \* *prayers* often and with importunite. David on the other side *craves* not Nabels counsaile; \* *but* a supply of things necessarie; when hee might haue spared it. As one member serues another according to the necessity of it, so should we. Because by how much more fully wee apply our selues to one another: by so much more feelingly is God glorified by the party that is succoured; *1oh. 3. 20.*

After ability in the author, and necessity in the object of beneuolence observed, the next rule pertaineth vnto order. All things are comely in their order, and

and loue is orderly and discreet; *non agit indecorè*, it deales not vnseemely, 1. Cor. 13. 5. The orderly course in disposing the fruits of loue is, that (where present occasion imposeth not a necessitie) the speciall duties of loue should be conferred, where there are the principall bonds of nature or grace, or other respects of societie or vicinitie: specially where there is an eminencie of desert at our hands. The case may so be put that a beast must be relieved before a man: yet other things being like, wee must specially doe good to the house-hold of faith.

Gal. 6. 10.

A cup of cold water thus bestowed is not forgotten, *Mat. 10. 42.* but shall bee remembred in the day of accounts, *Matth. 25. 40.* Even among these, loue ordered by discretion leads to our speciall charge. *Integer rerum aestimator est, qui ordinatam habet dilectionem: nam quum omnibus prodesse non possit, his potissimum consulendum est; qui constrictius tibi quasi quidam sorte coniunguntur.* He is an ypright esteemer of things that hath an orderly charitie: for seeing thou canst not doe all men good, prouision must chiefly

*Aug. de doc.  
Chr. lib. 1.  
cap. 27, 28.*



ly be made for those, who are as it were,  
by a certaine lot, most nearely ioined vn-  
to vs.

1. Sam. 22.

3.

Ioh. 19. 26,

27.

*Dauid* provides for his Parents in the  
midst of his persecution: Our Saviour for  
his mother in the midst of his passion. But  
the bowels of compassion are for the  
most part chiefly moued, when the state  
of the Church is vnder the eye of tender-  
hearted men, as *Psal. 122. Amos 7. 2. 5.*  
*Ieremie 9. 1, 2, &c.* But such men are ve-  
ry rare, the most euen of professors, plea-  
sing themselves abundantly, if their perso-  
nall state be good, and if there bee plenty  
within their private walles, neuer looke  
further at the distressed abroad: nor at  
well deseruing men of Church and Com-  
mon-Wealth: thinking because charity  
beginnes at home, they neede not straine  
themselves with supporting such as fall  
not within the domestickall verge. But  
these men are much deceiued; For though  
it be true, that charity beginnes at home;  
Yet it must not also end at home, and ne-  
uer goe further. For as parents and chil-  
dren claime their portion in vs, so doth  
the Church and Common-Wealth also:  
Special.

ſpecially ſuch as haue deſerued our loue,  
to whom, perhaps we owe euen our ſelues  
\* as *Philemon* did to *Paul*.

*Phil. ver. 19*

Can that loue be religious, which is ſo  
ſtrained in the bowels of compaſſion, as  
that it will not enlarge it ſelfe to the aſſi-  
ſted? Or is that loue religious, which can  
be vnthankfull to men of ſpeciall merit,  
for temporall or ſpirituell ſeruiſe? Let  
charity beginne where it ought, but let it  
not both beginne and end in one Period.  
If it be naturally diſuſiue, confine it not to  
one point or center, which ought to liue  
and moue, and worke in the circumfe-  
rence round about.

The third rule in the exerciſe of loue  
concerneth thoſe who are without, or at  
leaſt farther off. \* Wee muſt haue peace  
and concord with all, ſo far as is poſſible:  
our God is the God of peace, not of diſ-  
ſention or confuſion; and when he exhi-  
bited himſelfe to *Eliſah*, he was not in the  
mighty wind, nor in the Earth-quake, nor  
in the fire, but in the ſtill and quiet voice:  
to ſhew that hee is not among tumults  
and quarrells, but where peace, and vnitie,  
and amity is imbraced. Yet he that muſt  
in deatour

*Rom. 12.*

*1. Cor. 14.*

33.

*1. King. 19.*

11.

Act 7. 60.  
Act 6. 6

endeavour to haue peace with all is not bound to haue societie, nor ordinarie intercourse of consultations and familiarity with all, nor peace neither, further then may stand with holinesse and godly wisdom. For what if there be ineuitable occasion of a breach? What if a man will needs become an enemy? and prouoke vs with heauy iniuries? Here now is loue put to the greatest tryall, yet will it bee fruitfull, and that in season. For Christian loue may as truly be exercised to an enemy as to a friend: and in forgiving iniuries, as in giuing gifts. Did not *Steuens* charity shine as cleerely, \*in praying for the forgiveness of his persecutors, when he suffered as a Martyr, as in ministering to the necessities of the Saints as a Deacon? Forgiveness is like a blossome in March, that shrinks not at a nipping blast, this will prone the forwardest and goodliest fruit in Autumne. But what if forgiveness be not sought by him that doth the wrong? yet must thou daily aske forgiveness at Gods hands vnder condition of forgiving. What if the iniurie be daily multiplied and renewed? Heauen is open

to

to thy complaints, and the Law is open to reſtraine intollerable perſons, onely in ſuits at Law, when they are ineuitable. Loue firſt retaineth an vnfeined deſire of peace, though it be prouoked. Secondly, it abſtaineth from priuate reuenge, though it haue opportunitie. Thirdly, true loue prayeth for the enemies conuerſion, though continuing refractary.

But here may I iuſtly take vp a complaint; *Charitatem in terris peregrinam agere.* As one ſpeaker of Truth: ſo may I of Charitie, that it liues as a ſtranger here on earth; little religious loue is to bee found in the world. Some men loue no body but for ſome carnall reſpects. Others can loue any, but the ſeruants of God; as *Achab* could like well of all Prophets, but of *Micahiah* and *Eliab*, and them he hated, and counted them as enemies. Others that can find no fault in Gods children, yet hold off their loue in ſuspence; and they muſt know them better, before they will ioyne with them in amitie and ſocietie, and ſo perhaps they neuer meete. Others confine their loue to ſocietie in reuelling & laſciuiouſneſſe;

1 King. 22.  
68.

1 King. 21.  
20.

or some other rudenesse in which there is at last but a bond of iniquitie. So little entertainment finds loue vpon earth; yet it is the bond of perfection, both in heauen and in earth, and hath the most noble testimonie and stile to be called in this place, *the fulfilling of the Law.*

CHAP. 16.

*That loue is a fulfilling of the Law according to the measure of it, and that yet hence it doth not follow: either that the perfect fulfilling of the Law is possible in this life: or that any can be iustified by the workes of the Law, in this state of corruption.*

**F**Or hee that loueth another hath fulfilled the Law.] These words are a reason of the former exhortation. The argument is thus. The mutuall loue of Christians is the fulfilling of the Law, therefore wee ought to loue one another. When loue is said, Cantic. 8. 6. to bee strong as death: *non potuit* (saith Austin) *Charitatis fortitudo magnificentiùs exprimitur, quàm quod*



*quod morti comparatur*: The strength of loue could not be more magnifically expressed, then when it is compared vnto death. As he saith of the strength of loue, that it could not be expressed in more loftie termes: so may I say of the supereminent excellencie of loue, it could not be set downe in higher termes, then in calling it the fulfilling of the Law. Concerning which words sundry things may be enquired, both for the meaning and certaintie of them. As first, the thing in hand being mutuall charitie and brotherly loue which is limited and confined to the second table of the Law, and is no further extended; how the performance of it can bee said to fulfill the Law? seeing in this dutie (supposed as good as can bee in this life) a man onely fulfilleth the second table of the Law.

The answer herein is this: that though he that loueth his neighbour intirely, do but fulfill the second table expressly, yet he performs the first also by necessarie consequence. For all religious loue to men floweth originally from our loue to

1 Ioh. 4. 19

God : and our loue to God dependeth wholly on his loue to vs. \* *We loue him because he loued vs first.* As therefore a great brightnesse of the ayre at midnight, argueth the shining of the Moone, and that presumeth an illumination from the Sunne, because these depend one on another : so the diffusing of our charitie on our neighbours proueth our loue to God, and our loue to God presumeth his loue to vs first, for the inseparable dependance which they haue on each other. We may also briefly answer, that our brotherly loue fulfilleth the Law, that is, that part of the Law which doth punctually require it.

The other questions arise from the ambiguitie of the speech, *Hasb fulfilled the Law.* Out of which our aduersaries draw two conclusions. First, that the fulfilling of the Law is possible in this life. Secondly, that a Christian may be iustified by the workes of the Law.

For the first, the Rhemists in their marginall notes vpon these words say this. Here we learne that the Law may bee, and is fulfilled by loue in this life, against our

our aduersaries, who say, it is impossible to keepe the Commandements. The argument may thus be framed. He that loueth another, or that loueth his neighbour fulfilleth the Law. But euery true Christian can, and must, and doth loue his neighbour; therefore euery true Christian can, and must fulfill the Law. First, to the proposition I say, that he that loueth another fulfilleth the Law, according to the qualitie and measure of his loue. *Qualis & quanta dilectio, talis & tanta est legis impletio*: so farre as he loueth, so farre he fulfilleth the Law. But say they, in the assumption; euery good Christian can, and may, and doth loue his neighbour. To this I answer, that loue is either perfect and full in the affections and offices of it, without any errour or defect at all: this is that which fulfilleth the Law, according to the seueritie of it to the vttermost, but it is impossible in this life through the weakenesse of the flesh. There is another loue which is true, sincere, and heartie, yet not without imperfection, for in many things we all fall short in affections, in actions, \* *The flesh*

\*Gal 5.17

1. Ioh. 4. 19

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\*Gal 5.17



\* Phil. 3.<sup>12</sup>  
13.

*lusteth against the spirit, and the spirit against the flesh, so that we cannot do as we would.* \* I haue not (saith Paul) attained vnto perfection. This loue is possible, but not perfect, the other is perfect, but not possible to vs compassed as we are with imperfections; and consequently the perfect impletion of the Law in this life is not possible.

Gal. 3. 12.

Stapleton  
Antidor.

The second argument depends on this, framed by those, who by building iustification vpon the workes of the Law, put themselves vpon the hazard of falling from grace. The argument is thus. Hee that fulfilleth the Law is iustified thereby; according to that word, \* *He that doth these things shall liue by them.* But euerie true Christian fulfilleth the Law by loue; therefore euery true Christian is iustified by the Law. Stapleton propounds it thus in sense, and triumpheth like a conquerour against Calvin and Beza. His argument is thus. The fulfilling of the Law is true righteousness; but he that loueth his neighbour fulfilleth the Law; therefore he that loueth his neighbour obtaineth true righteousness, or true iustification thereby.

The

The strength of these arguments is in the ambiguitie of the phrase: for true it is; He that fulfilleth the Law shall be iustified thereby, if he fulfill it in all points perfectly; otherwise not iustification, but malediction is of the Law. But he that loueth his neighbour fulfilleth the Law. That I grant is true, he that loueth perfectly without any defect fulfilleth the Law perfectly; but where is that man, that euer so loued, or obserued the Law without error or imperfection?

Was there euer Patriarke, Prophet, or Apostle without sinne?

Doth not *Dauid* the man after Gods owne heart confesse this sinne with much contrition against himselfe, *Psal.* 32. 5. and *Psal.* 51.

Doth not \**Daniel* the like against himselfe and all the people?

\* Dan. 9.

Doth not \**Paul* after his conversion yet lament his vnwilling subiection vnto sinne? When the best of men condemne themselves, is it not impudent pride in a man to iustifie himselfe by the workes of the Law? Can any bee so partiall in his owne cause, or so senselesse of his owne

\* Rom. 7.

estate, as not to tremble at his dayly transgressions, arising from the sinke of originall corruption?

I know for the opening of this speech in hand, the learned bring this distinction. There is, *impletio legis quoad partes*, or *quoad gradus*; We fulfill the Law say they, according to the parts, or according to the degrees. According to the parts, when we haue respect to all the commandements, as well in one thing as in another, not allowing our selues in the neglect or breach of any; thus farre say they we attaine. But according to the degrees or perfection required in the strict letter of the Law, (for which cause it is called the killing letter,) so we do not fulfil the Law.

In this distinction some satisfie themselves, but for mine owne part I am of opinion, that the best men faile, not onely in the degrees, but euen in the parts of the Law, omitting at some time the very duties of loue by infirmitie, ignorance, negligence, or temptation, so that our best fulfilling of the Law is, when that which is not fulfilled is forgiven: according to that of *Austin*, *Omnia*

*nia mandata Dei tunc implentur, quando quod non fit, ignoscitur;* All the commandements of God are then fulfilled, when that is forgiven which is not fulfilled. And our best iustification is; *Quando fides impetrat, quod Lex imperat:* When faith obtaineth in Iesus Christ that perfect rightcoufnesse, which the Law enioyneth by a lively application of the same to the conscience. As our loue is not perfect in regard of our defects in matter, measure, and circumstance: so it cannot be meritorious, because it is a debt, and such a debt as is neuer fully payd, but still remaineth due. No debt is merit; *Est de natura meriti, ut sit opus indebitum, primum ex indebito faciens debitum;* It is of the nature of merit, that it be a work not due, & which makes the reward being not due of it selfe, due to the doer.

Is all our labour of loue then lost, because it is vnperfect? and because our fulfilling of the Law is vnperfect? or because when wee haue done our best, yet our loue is not meritorious? or because our best fulfilling of the Law, is but onely a true and sincere obseruation of the Commande-

mandements, but not a full obedience of the Law *et expletum*, in exactnes? Is all our labour I say then lost? God forbid: for though wee cannot attaine vnto perfection in this life, it is reserued for the next: our righteousnesse being here eclipsed with manifold defects: yet the neerer wee come vnto it, the more conformable we are to God, and to his Law, then which nothing is more beautifull, or more blessed.

Phil. 3. 12.

14

*Paul* professeth that though hee had not as yet attained, yet he aspired with great indeauour, and pressed toward the mark, for the price of the high calling of God in CHRIST IESVS: euen so should wee doe also, who come much shorter of perfection then he did: the remainders of sin continuing more, & the Image of Christ being lesse renewed & restored in vs then in him. We should, I say with all our strength & intention of spirit, strue to be aduanced to a higher pitch & measure of grace, of goodnes, of loue with the fruites thereof; knowing that loue is the  
 \* mark of Gods children: the prooue of  
 \* our regeneration: the seale of our trans-  
 flation

Iohn 13.

35.

1 Iohn 4. 7.



flation \* from death to life : yea such an  
evidence hereof as will shew it selfe and  
stand vpon record in the effects, when o-  
ther signes may faile in the day of tempta-  
tion: knowing also that hatred, which is  
contrary hereunto, is the diuels \* brand  
on the vessels of wrath; he that hateth his  
brother walketh in darknesse, and kno-  
weth not whether he goeth, because dark-  
nesse hath blinded his eyes, euen his  
iudgement, the eye of the inner man. For  
\* *Ira est festuca, odium est trabs in oculo*; an-  
ger is a moate, but hatred is a beame in  
the eye.

The summe is this. Debts must be pai-  
ed to whom they are due. Loue is a Debt;  
therefore it must be paid to all, as time,  
and place, and power doe permit: that by  
yeelding hereof in obedience to the  
Commandement, our loue to God him-  
selfe may appeare, \* who measures our  
loue by our obedience. Who if he dis-  
cerneth the readinesse of the spirit, though  
the flesh bee weake: if a promising and  
chearefull heart, though ability bee not  
great, hee will drawe vs on to further  
proofe.

\* Euerie

1 Ioh. 3. 14.

1 Ioh. 3. 10.  
Ioh. 3. 11.

\* *Austin &  
glossaordin.*

\* Iohn 14.  
15.

Iohn 15.2.

\* Every branch that beareth fruit bee  
purgeth it, that it may bring forth more  
fruit, to the honour and glory of  
his owne name, and to  
the benefit of his  
Elect.

FINIS.



*Etrala.*

Page 3. line 15. for tooke reads take. p. 12. l. 12. for hereditale r.  
hereditate. p. 33. l. 2. for silences r. silence. p. 43. l. 16. for ever r.  
erds p. 47. l. 16. for founders r. foundre. p. 56. l. 23. for mutant.  
r. murent. p. 61. l. 11. for no. a. p. 79. l. 13. for offer. r. often p. 92. l.  
14. for saucurs r. saueri. p. 95. l. 7. add to the end of the l. substance.  
p. 99. for moderate r. immoderate. p. 103. l. 9. for which r. whom. p.  
125. l. 1. for doing r. doings. in the Marg. for Theophilast, z. Theo-  
philast. p. 139. l. 16. for this, r. his.